# The Independent.

Entered at the Post-office at New York, as Second-class Mail Matter.

"EVEN AS WE HAVE BEEN APPROVED OF GOD TO BE INTRUSTED WITH THE GOSPEL, SO WE SPEAK; NOT AS PLEASING MEN BUT GOD WHICH PROVETH OUR HEARTS."

VOLUME XLII. NEW YORK, THURSDAY, FEBRUARY 27, 1890. NUMBER 2152.


## The Independent.

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### THE RAIN-BEAT ON THE WINDOW.

BY WILLIAM WILFRED CAMPBELL.

THE rain beats on the window,
And the gust against the pane,
And the night it sobbeth bitter
Like a heart that knoweth pain.
Oh, the rain-beat on the window!
And the night against the pane!

The rain beats on the window,
And the gust against the pane,
And my heart drives in the darkness
Like a ship out on the main,
When the storm beats on the window
And the night against the pane.

For the rain-beat on the window
And the gust against the pane
Bring the ghosts of dead years vanished,
That will never come again.
Oh, the rain-beat on the window
And the gust against the pane!

ST. STEPHEN, NEW BRUNSWICK.

### TO WISH THEM JOY.

(RONDEAU FOR A SILVER WEDDING.)

BY LOUISE CHANDLER MOULTON.

To wish them joy, they bid me come,
My honest mandolin to strum.
He says: "Praise her; she is so fair
You'd think she'd never known a care:
*I* look at her, and praise is dumb!"

She says: "*I* cannot tell the sum
Of half his worth; but if you'll come
Your utmost art I will ensnare
To wish him joy!"

"To wish them joy!" I hear the hum
Of laughing elves—the fife and drum
Of merry sprites who gayly fare
To see this silver-wedded pair,
And, gazing, cry—"Their joy has come—
Why *wish* them joy!"

### WINTER.

BY MARY A. MASON.

IF earth had always silent been as now,
We should not know how sweet the robin's strain,
Nor feel a lack till songs come back again.
Or if the white earth and the leafless bough
Had felt no other covering than the snow,
We should not sigh and of the chill complain,
Nor watch for the sweet Spring-time and the rain
To break the barren, wintry wait below.
If we had always known long nights like these,
We should not be impatient for the morn;
Or had the fragrant rose less power to please,
We never should have found and felt its thorn.
Ah, if the soul had known no other sphere,
It would not mourn and be so restless here.

SOUTH MOUNTAIN, BINGHAMTON, N. Y.

### SERPENTS IN THE WALL.

BY THEODORE L. CUYLER, D.D.

HUMAN life is not an open prairie, over which everybody may roam at will and do as he likes. Our Heavenly Father loves us too well to allow us to follow the devices and desires of our own depraved hearts. He has, therefore, fenced us around with his righteous and infallible Word; and some of the most vital portions of that Word are in the form of *commandments*. "Thou shalt" and "thou shalt not" are planted all along our pathway to define the limits between right and wrong—between what you may do and what you may never do. God never takes down his fences, or lowers them by a hand-breadth. Let the rose-water pulpits preach what they will, Sinai is not an extinct volcano in Bible theology. Churches may "revise" their Confessions of Faith as often as they choose, but the Almighty never allows his laws to be revised—or repealed. In these days we need more of the sacred authority of *law* in our homes, more enforcement of law in the community, more preaching of divine law in our pulpits and more "law work" in the conversion of souls who can represent and serve Jesus Christ by keeping his commandments. The very essence of sin is—breaking down or breaking through God's fences.

There is a verse in the Book of Ecclesiastes that is seldom thought of or preached about. The little verse (which every young man ought to copy into his memorandum-book) is this: "Who so breaketh through a fence, a serpent shall bite him." I quote it from the Revised Version. Most Old Testament scholars are agreed that the reference is not to a hedge of bushes, but to a stone wall. It was the custom in Palestine to surround vineyards with a wall of stones, and these were a favorite haunt of snakes. The idea of this pungent text is that if any one undertook to break through the inclosure of his neighbor's vineyard, he might find a sly policeman there in the shape of a snake; and the bite of the snake would be deadly poison! This is only a picturesque way of putting it that the "way of transgressors is hard," and the "wages of sin is death."

We commend this truth to those who are yet in the morning of life. Why? Are counsels and sermons to them especially needed because the young are worse than those who are of older growth? Nay, verily; for in the biographics of Scripture many of the most flagrant offenses—such as the drunkenness of Noah, the lecherous deeds of Lot and of David, the criminal parental conduct of Eli, and the sins of Solomon—were all committed by men advanced in life. No indictments recorded against youth could be worse than these. But the prime object of all preaching and teaching in a pulpit, or out of it, is *prevention*. A faithful warning, well heeded by the young, may save them from the bitter experiences of character corrupted or life hopelessly wrecked. A buoy well placed, a signal-lamp well lighted, is better than all the life-boats that may be launched when it is too late. Youth also is the period of ardent impulses and venturous risks. Commonly it is stronger at the engine than it is at the air-brakes. It is immensely important, therefore, to prevent young men from attempting to break through God's fences, or even to loosen a stone in his divinely ordained walls.

Take, for example, the most familiar case of all—the temptation to tamper with intoxicants. An ounce of prevention is worth a ton of attempted cure. God has built up his solid barricades against alcoholic drinks that antedate all statutes of Prohibition; with his statutes no legislature dare meddle; just as soon attempt to repeal the law of gravitation. In the solid wall of Total Abstinence are immutable principles founded on the constitution of the human body and in the inherent qualities of all intoxicants. They are not needed by the healthy; they seldom cure the sick; they involve the risk of damnation to body and soul. On the forefront of the wall of abstinence God has kindly hung this warning: "Look thou not upon the wine when it is red, when it giveth its color in the cup, when it goeth down smoothly; at the last it biteth like a serpent and stingeth like an adder." Yet in spite of all warnings, millions of young men venture to break through this fence, with the reckless hope that they will dodge the adder. But when the poison of that serpent once gets into the blood and the brain it is a desperate battle for life; and where the grace of God gives one John B. Gough the victory, the vast majority of the fence-breakers die of the venomous bite. My friend, never loosen a pebble from that wall!

What is true of intoxicants is equally true in regard to the indulgence of all sensual appetites. The Creator has built a solid barrier of *chastity;* everything beyond that wall, whether it be the lustful look or the wanton wish, involves licentiousness. It is infinitely easier to keep clean than it is to wash off the impurities from a soul once polluted. No man or woman, young or old, can venture to dislodge a single stone from the wall of purity, but *out darts the serpent!* Upon that inclosure the divine hand has written the solemn but loving admonition: "Can a man take fire in his bosom and his clothes not be burned? Can he walk upon hot coals and his feet not be scorched?"

What a melancholy uniformity there is in all the newspaper announcements of defalcation, and bank-plunderings, and embezzlements of trust funds! They all read alike: and nearly all of them began in the same way. The clerk, the cashier, the trustee, commenced his criminal career by picking out the mortar between the stones in God's law of honesty. He promised himself that he would replace the stone after he had moved it; or, if he got through the fence, he would soon slip back again undetected. But the serpent was too quick for him. Before he knew it, the viper's fang had fastened itself upon his treacherous hand! In every counting-room, and bank, and place of traffic, ought to be written up the Eighth Commandment and the Golden Rule; and beneath them the pithy proverb, "Whoso breaketh through this fence, a serpent shall sting him."

There are two kinds of fences that I must briefly allude to before closing this "sermonette." The one is the inclosure that every wise, godly parent builds around his own household. And it is not to be constructed either of nothing but sharp pickets of prohibition. The daily *example* of Father and Mother, the whole daily *home-influence* ought to be a solid and beneficent barrier, strong enough to shut *in*, and also to shut *out*. When a son or daughter does break through such fences of loving, parental authority, wo be to them! The parable of the Prodigal Son is the story of a fence-breaker; and it is not every transgressor that sets his face homeward again, or has such a loving parent to extract the poison of the serpent's bite. What the home is to the child, the Church of Christ is (or ought to be) to its every member. Its walls mark a distinct separation from the customs, practices and spirit of the outlying world. The pure commandments of Jesus Christ are written on every stone. Inside of that fold is safety, peace and spiritual power; outside of it prowls the wolf. To every Christian who has ever entered the inclosures of Christ's love and vowed fidelity to his Master, comes this tenderly solemn warning—"Whoso breaketh through this wall, the serpent shall sting him!"

BROOKLYN, N. Y.

### BOOK-MAKERS.

BY ELIZABETH STODDARD.

WHEN I proposed a series of papers for THE INDEPENDENT, I was at a loss for a name, and how to combine and make harmonizing what I was sure would be a pell-mell issue of my mind. I consulted an expert, he suggested the study of Leigh Hunt and Charles Lamb; but the former sticks to his subject, and it is in vain for me to emulate the delicious discursiveness of the latter. The female mind at best is a meandering one. Like Goldsmith I am desultory, and so I beg to be considered as one considers a brook he is exploring, whose every winding shows him something different.

I have a confession to make.

Confession does not always mean *mea culpa*, but the laying bare of facts long concealed, and suffered, and a cry for sympathy. It was a mouse, I believe, which liberated a lion from a net he was meshed in. I am the mouse, and a publisher is the lion. Not that I would convey the idea that the noblest beast of the forest has an affinity with a publisher; but in all writing, especially argumentative, as well as poetical writing, similes must be used. Leigh Hunt in his charming "Day by the Fire" says, he "was always reckoned a lively hand at a simile," and Longfellow, is a great example; his constant use of similes fixed his poems in the memory of the most ignorant of readers. This drum-beat went "round the world":

"Our hearts—
Still like muffled drums are beating
Funeral marches to the grave."

The measures of "The Psalm of Life," soon after it was published in Boston, reached the remote seaside village where I lived. No epic, nor romance could equal what we knew of the power, the terror and the sublimity of the ocean life of our men; but the art of Poesy was unknown to them. An old lady told me once that my grandmother, whom I had never seen, was a remarkable woman; she read poetry books, and could repeat pages of "Young's Night Thoughts." Long I wondered, what Young could have thought of by night!

To my confession, however, which is this: I have written a book, and it has been published. It is still almost a secret to the public! I would ask the late revisers of the Bible if sufficient attention had been given to the sentence so often quoted: "Oh, that mine adversary had written a book." It should have been translated, "Oh, that mine adversary had published a book." This

plaint is not altogether a selfish one, nor from the natural wish to burden somebody else with one's sorrow; but in view of the present interest in a new copyright law, I may add a pebble to the cairn, gradually rising as a monument to publishers. It seems to me that the league gentlemen who are spending so much time in differing and arguing, have not yet touched the essential principle between author and publisher.

My manuscript offered and accepted, I could at once begin to speak of "my publisher" with mingled feelings of gratitude and hope. If Love can be mated with measles—what disease can be selected from any hospital *repertoire* to compare it with that fond illusion and happiness which comes upon the acceptance of one's manuscript—to be laid before the world, at last, *printed!* Too soon, alas, there fell a shadow in the shape of a big sheet, at the top of which, in ornamental letters, was "Memorandum of Agreement." I had not agreed to anything; but my signature was desired, and I gave it. It is an article of faith with the world, that lettered men such as poets, romance writers and novelists are never men of business. "They are not," it cries, "expected to understand business." I came to this understanding at least, that the agreement, or contract, was entirely in favor of the publisher. All possible bad faith and conduct on my part was provided for. A clause in the contract was added to the general good of the publisher; he not only decided the period of settlement, but my earnings, "royalty," were to be kept in his hands for months afterward. What use could be made of a sum at the entire disposal of a smart man of business in four or five months? I am not accepting the argument he might use, of the sanction of custom and time, but of facts as they are. In conclusion, I authorized in this agreement my publisher to defend at law anything he should consider injurious to him, at *my* cost.

My book, entitled "The Soul's Consolation at Low Water-Mark," being already in hand, I laid away my contract. Soon the book was launched on cheap paper. It was presented to many editors at my expense, and I paid for being abused as well as for praise. The publishing house bears the name of John Goring & Son. (There are those who say that the English language is not expressive.) Its business is not conducted on the Spenlow & Jorkins plan, according to Dickens. Mr. Goring faces the music of the pack of authors who seek him. He is a large man, and there are heavy rulers at hand on his desk; thus he may be seen secure and serene in possession of his own algebra of ten per cent. *versus* sixty.

In the course of time another missive was sent—a statement from John Goring & Son. It began, "To Merchandize." As if my "Soul's Consolation" was *that*. On horizontal and perpendicular lines were the terms "Out," "On hand," with dates and figures; and "Binders," "Editors," "Royalty," were strewn along. I saw one meaning in the difficult thing—ten per cent.!

Occasionally, "To Merchandize" comes again. But I am ignorant of what cities or country my "Soul's Consolation" has traveled through; whether it went out in single file or by battalions!

I was once talking with the late E. P. Roe, than whom there never lived a truer-hearted man, a fairer-minded, unless unselfishly unfair to himself. He could even put in a plea for a publisher. He had been approached by an eminent author, with a scheme of exterminating that tribe altogether. The "To Merchandize" system, like charity, should begin at home, and authors should take into their own hands their interests and manage them. Mr. Roe did not think this scheme possible. He was so modest about his productions that he believed he owed his publishing house for his success; he liked and trusted it. He then was at the hight of his marvelous circulation, and was as surprised as pleased about it. A suggestion was made which impressed him, that he had made the fortune of the house, or at least confirmed and settled its status. At that time no offer of an increase of percentage had been made, and I asked him to consider if fifteen per cent. was too much under the circumstances we discussed. He promised to do so, and I believe that for a year or two before his death he got that amount of copyright. He died in the fullness of his reputation, a steward who made grateful use of the talent he believed God had given him for the benefit of others. He told me that he was constantly appealed to by men and women from all classes, gratefully acknowledging the influence of his writings and imploring advice and sympathy. He was quite aware of the ridicule of some of the critics, and that he had no right to be called a literary man. The necessity of writing came upon him without preparation, without his wish; as he began, so he might end; at any moment the former might be taken from him. So long as he could touch the heart and conscience of his unknown readers, so long would he continue to labor. Mr. Roe builded in his books better than many of us knew.

The light that tracks the passage of an intellect shining on the world's ways has vanished with another writer, George Boker, the poet and dramatist. Never popular, hardly celebrated among our rank of writers, his work deserves far more recognition than it has received. More years ago than I like to think of, there were a trio of young men brought together by a love of poetry, and an admiration for the work of each other—George Boker, Bayard Taylor and R. H. Stoddard. Only the latter survives and still sings from under the thatch of his gray hair, tenderly cherishing the memory of his lost friends. So far as form and strength go Boker may be named a true dramatic follower of the Elizabethan Drama. His finest play, "*Francesca di Rimini*," I saw on its first night, as acted by E. L. Davenport and Julia Dean, that beautiful woman, and ill-fated actress. She, in accepting the play from Mr. Boker, thought it the best acting play since "The Hunchback" of Sheridan Knowles. Fame in regard to Boker behaved as irresponsibly and whimsically as the "Joss" of the Chinese. He was a fortunate man in the Grundy speaking world; handsome, rich, a perfect man of society, he kept his poetical side in the "cloisters of his mind." That he was in earnest in wooing the Muse his friends of that ilk well knew. He once wrote me:

"I think all day and write all night. A subject seizes me soul and body. My Muse resembles a whirlwind; she catches me up, hurries me along, and drops me breathless at the end of her career."

A celebrated Englishman met Mr. Boker when a young man, and was astonished at the resemblance between him and the young Byron—the same beautifully shaped head, the close curling hair, and finely molded features; but Mr. Boker never woke on a like morning with Byron, to find himself famous.

Shall I conclude with a paragraph on a prevailing topic—"la grippe?" Will it be a surprise to have Max O'Rell's fancy proved, by the appearance in our sky of the comet, whose baleful atmosphere, its sting in its tail, has already poisoned the air we breathe? I met, a day or two ago, a visitor from the polar part of Maine. He was describing the Arctic aspect and condition of that country, the still, even temperature, the great pack of snow covering the inequality of the earth, all things pure, clear, unchanging!

Then I said, "There is a place where 'la grippe' does not prevail?"

And he answered: "It is passing over the land, as if from tree to tree, from one solitary farm-house to another, stalking the hills and valleys, a sleuth-hound tracking its own scent."

NEW YORK CITY

## THE FIVE POINTS OF DORT AND THE FIVE POINTS OF WESTMINSTER.

### A REVIEW OF THE GREAT DEBATE.

BY PHILIP SCHAFF, D.D.,
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THE five points of Dutch Calvinism of Holland which were tried at the Synod of Dort in the year 1619, and triumphed over Arminianism, but have long since been abandoned in that country, are as follows:

1. Unconditional Predestination.
2. Limited atonement.
3 and 4. Total depravity, and irresistible grace.
5. Perseverance of the saints.

The five points of Westminster Calvinism which were incorporated in the Westminster Confession of Faith, 1647, and which are now on trial in the Presbyterian Church of the Northern Assembly, are as follows:

1. The decree of reprobation or "foreordination of some men and angels to everlasting death." Westminster Confession, Chap. III, 3.
2. Preterition, or "the passing by of the rest of mankind" by the saving grace of God. Chap. III, 7.
3. Damnation of the whole non-Christian world, including non-elect infants. Chap. X, 3 and 4.
4. The Pope of Rome is the Antichrist and the man of sin prophesied by Paul. Chap. XXV, 6.
5. The Papists are idolaters. Chap. XXIV, 3.

On these articles the Presbyterians are divided, since the General Assembly of 1889, into two parties, the Revisionists and Anti-Revisionists. The Revisionists, who have rapidly increased in numbers and strength all over the country, regard these articles as unscriptural, unwise, unnecessary in a Confession of Faith, and even hurtful; and they propose to eliminate them from the Westminster Confession, and to insert in their place a distinct recognition of the love of God to all men, and the consequent duty of the Church to preach the Gospel to every creature. They also desire the preparation of a brief, popular and irenical creed, setting forth the fundamental and necessary articles for practical use, in which the love of God in Christ shall be central and dominant. The Anti-Revisionists oppose every change, but are willing to allow considerable latitude and mental reservation under the present formula of subscription.

The Presbytery of New York, the largest in America, has, after an earnest debate of twelve days, from January 20th to February 4th, in the Scotch Presbyterian Church, decided by a majority of 98 to 43 to recommend to the General Assembly a revision of those Articles, and by a still larger majority to overture the Assembly in favor of a new short creed. This is the greatest doctrinal discussion held in this country, and forms an epoch-making chapter in the history of American theology. Nearly a hundred speeches, more or less elaborate, most of them carefully prepared in writing, were delivered before a large audience of ministers, elders and interested spectators, and reported in the secular and religious press. No such important and lengthy debate has taken place on theological topics since the Synod of Dort and the Westminster Assembly, except in the Vatican Council which lasted several months, from December, 1869, till July, 1870. The controversy was carried on with courtesy and dignity, and, with the exception of a few unfortunate personalities, in a fraternal Christian spirit. In this respect it contrasts favorably with some of the most renowned provincial and ecumenical synods of the ancient Church and with the Synods of Dort and Westminster. At Dort the Arminians were not allowed even a representation. The three Arminian delegates who were sent by the provincial Synod of Utrecht, had to yield their seats to the orthodox members who had been elected by a minority. The President of the Synod, John Bogerman, translated Beza's tract on the civil punishment of heretics into Dutch, and approved the principle of persecution, even the burning of Servetus. The victory of Calvinism was obscured by the deposition and exile of about two hundred Arminian clergymen, the imprisonment of Hugo Grotius, and the execution of Van Olden Barneveld. Now rationalism pervades the national Reformed Church of Holland. The Westminster Assembly and Long Parliament were no more tolerant toward the Episcopalians, and deprived at least two thousand of them of their benefices.

These were the evil fruits of the close union of Church and State on which both of these synods were founded.

No such result need be feared in our country from the victory of the Revisionists or Anti-Revisionists. The Westminster Confession has been radically changed in its political articles a hundred years ago. The days of religious persecution are gone.

I propose in this article to give a brief review of the recent debate and to present the views of the Revisionists and Anti-Revisionists fairly and impartially.

Both parties appealed to the Scriptures and to logic, with equal honesty and earnestness. The historical argument was very subordinate. The two anti-popery clauses were not really discussed and were hastily disposed of. The main topics were those involved in the third and tenth chapters.

1. As to the Scripture arguments, the Anti-Revisionists (or Reprobationists and Preteritionists, if we may coin these terms to denote their positive tenets) drew their texts chiefly from the Old Testament, the Revisionists chiefly from the New. The one appealed to the God of justice and wrath, the other to the God of love and mercy. The former used the ninth chapter of Romans, the latter the tenth and eleventh chapters, and the general theme that the Gospel is a power of God unto salvation to every one that believeth (Rom. i, 16). The Anti-Revisionists quoted such texts as "Jacob have I loved, but Esau have I hated" (Mal. i, 2, 3; Rom. ix, 13); "Jehovah hardened the heart of Pharoah" (Ex. ix, 12); "God hath mercy on whom he will have mercy, and whom he will he hardeneth" (Rom. ix, 18); "Hath not a potter a right over the clay, of the same lump to make one vessel unto honor, and another to dishonor?" (Jer. xviii, 6; Rom. ix, 21); "Jehovah hath made all things for himself" (or rather, as the Revised Version has it, "for its own end"), "yea, even the wicked for the day of evil" (Prov. xvi, 4); "Whereunto also they were appointed" (I Pet. ii, 8); "Who were before of old ordained to this condemnation," or, as the Revised Version has it, "Who were of old set forth unto this condemnation" (Jude, v. 4); "I thank thee, Father, Lord of Heaven and earth, that thou didst hide these things from the wise and understanding, and didst reveal them unto babes" (Matt. xi, 25); "I pray not for the world, but for those whom thou hast given me" (John xvii, 9). The Revisionists quoted such passages as "God is love" (I John iv, 8, 16); "God so loved the world that he gave his only begotten Son that whosoever believeth on him should not perish, but have eternal life" (John iii, 16); "And I, if I be lifted up from the earth, will draw all men unto me" (John xii, 32); "As I live, saith the Lord God, I have no pleasure in the death of the wicked; but that the wicked turn from his way and live" (Ezek. xxx, 11; xviii, 23, 32); "The Lord is long-suffering to you-ward, not wishing that any should perish, but that all should come to repentance" (II Pet. iii, 9); "God our Saviour willeth that all men should be saved and come to the knowledge of truth" (I Tim. ii, 4); "God hath shut up all unto disobedience that he might have mercy upon all" (Rom. xi, 32; Gal. iii, 22); "Jesus Christ is the propitiation for our sins, and not for ours only, but also for the sins of the whole world" (I John ii, 2); "O Jerusalem, Jesusalem, how often would I have gathered thy children together, even as a hen gathereth her chickens under her wings, and ye would not" (Matt. xxiii, 37); Christ's last command to "preach the gospel to every creature" (Mark xvi, 15).

To a superficial reader, these two classes of Scripture texts conclusively prove the very opposite facts. But the Scripture cannot contradict itself. It is a harmonious unit which includes all aspects of divine truth. There must, therefore, be a way of harmonizing the apparent contradictions by viewing them in their connections or relations. The passages which teach the general love of God to all men and his desire to save all men, are clear and agree with the character of God as revealed in Christ; while those passages which are understood by a class of Calvinists to teach that God has foreordained a

certain number of his creatures to everlasting perdition, and consequently hates and passes them by without doing anything for their salvation, are obscure and contradict, in the literal sense the revealed character of God and our moral sense of love and justice, but they admit of a different interpretation.* Now, it is acknowledged as a sound hermeneutical canon that clear passages must determine the sense of obscure passages, and not *vice versâ*. The Preteritionists, to maintain their ground, are forced to make a distinction between the revealed will of God, which would save all men, and the secret will of God, which would save only some.† But such a distinction puts a contradiction into the being of God, makes him insincere and deceitful, and destroys his moral character. "God is light, and in him is no darkness at all." The Preteritionists contradict this suicidal exegesis and logic by their own conduct in preaching; for they sincerely offer the Gospel salvation to all their hearers without any distinction. This is a happy inconsistency.

2. The logical arguments used in the debate were inferences which seem to follow from certain premises, but were explicitly denied by the other party. The Reprobationists maintained that election necessarily implies reprobation and preterition,‡ and that the Revisionists must end in Arminianism or Universalism. The Revisionists charged the opponents that their reasoning leads with irresistible logic from infralapsarianism to supralapsarianism, from supralapsarianism to fatalism and pantheism. A purely permissive decree is no decree at all, and if God positively foreordains everything, sin and death included, he must be the author of sin, and cannot consistently punish it without condemning himself. If he calls upon all men to repent and yet withholds from some the grace without which they cannot repent, he is guilty of cruel mockery.§

Now both parties are equally good logicians, and yet deny the alleged errors or consequences. The Anti-Revisionists repudiate pantheism, and the Revisionists repudiate Universalism. Where then does the fault lie? In logic? No; but in the misapplication of logic to divine truths which transcend the finite categories of logic and the figures of mathematics. Theology is not a logical syllogism or mathematical problem. God's logic is higher and deeper than man's logic. We must stop somewhere between fatalism on the one hand, and Universalism on the other. We cannot sacrifice the logic of conscience to the logic of the intellect. We cannot surrender divine sovereignty to human responsibility, nor human responsibility to divine sovereignty. We cannot limit God's love, nor his freedom in the bestowment of his favors in providence and grace. Every Christian traces his salvation to the mercy of God and disclaims all merit, but shrinks from holding God responsible for the unbelief and loss of any of his creatures. We are bound to offer the Gospel salvation to every creature in sincerity and in truth, on the sole condition of repentance and faith. Here is the ground where the Preteritionists, in spite of their theory, agree practically with the Revisionists. They may teach their restricted Gospel in the lecture-room and in their system of theology, but they dare not preach it from the pulpit.

* How, *e. g.*, can a God of love, who commands us to love even our enemies, positively hate any of his creatures, made in his own image? Such a God would be a Moloch, and not the God of the Bible. But the passage which Paul quotes from Malachi in Rom. ix, 13, concerning God's hating Esau before his birth, becomes clear if we understand hating in the Hebraistic sense of loving less, or putting back (as in Luke xiv, 26, compared with Matt. x, 37). Moreover, the passage has nothing to do with the eternal fate of Jacob or Esau, but only with their position in the history of Israel. Esau may be among the saved as well as Adam and Eve. Another misquotation is John xvii, 9. In the sacerdotal prayer for his own disciples, Christ did not pray for the world, but a few hours afterward he prayed for his own murderers that God might forgive them (Luke xxiii, 34).

† Dr. Shedd, in his recent article on "The Doctrine of the Decrees" in *The Presbyterian and Reformed Review* for January, 1890, p. 13, adopts this distinction: "The distinction between the revealed will and the secret will of God is a valid one; and the latter of these wills may be no index of the former, but the exact contrary of it"!

‡ Dr. Shedd goes so far as to say (*l. c.*, p. 7): "To affirm in a creed the decree of election and deny that of reprobation, is the hight of absurdity." This intemperate charge would fall upon the most honored and useful symbols of the Reformed Church—as the Heidelberg Catechism, the two Helvetic Confessions, the Thirty-nine Articles—which have not a word to say about reprobation and preterition. I doubt whether among the theologians of all the Reformed Churches of the Continent a corporal's guard of respectable Preteritionists could be summoned. Among German divines I know only two; one is half insane, the other is so isolated that he will not allow any minister to baptize his children, and baptizes them himself. Dr. Shedd himself gives up his logic in the case of infants dying in infancy, for he holds with Dr. Hodge that there are no reprobate infants whom God passes by. Is this not also "the hight of absurdity"?

§ Dr. Shedd, in the article quoted (p. 13), boldly says: "God decrees sin, but abhors and forbids it." He teaches (p. 9) that God gives common grace to all men, but withholds from the reprobate his special or saving grace; and damns them all the harder for not doing what they cannot do!

## NOMINALISM IN TEACHING.

BY HJALMAR HJORTH BOYESEN.

"Words, words, words!"—HAMLET.

EMERSON remarks in a letter to his aunt, Mary Emerson: "The greatest gift of God is a teacher"; and he resigned his position, both as a secular and a spiritual teacher, because he failed to reach his own ideal. He felt a constant dissatisfaction both with the arid abstractions he was required to teach and with his own manner of imparting them. He had a keen perception that it was all wrong; but his empyrean thinking in the rarified Boston air of that day kept him remote from true and practical remedies. They lay too near the earth to come within the line of his vision. His gropings, nevertheless, are interesting, tho they seem to me to lead in the very opposite direction of what we now style educational reform. Instead of discarding the nominalism which was then, as it is now, the bane of the pedagog's practice, he would refine and spiritualize.

"I value the name of '*thing*' he says in his journal, "that is *the true poet's name for it*, more than the thing."

Here was just the trouble. He took it for granted that the vivid conception which he attached to the names were equally vivid in the minds of the children. For how else can we account for his determination (by way of remedy for reorganized defects) to communicate to the immature little girls (Bostonians tho they were) "that which was deepest and best in him," particularly "the beautiful laws of compensation and of individual genius," instead of the sage and cold details of language, geography, arithmetic and chemistry. He would, he says, read Shakespeare and the poets to them, and occasionally his own poems and works of imagination.

What a touching confidence this betrays in the maturity and competence of the child's intellect. But it would have been a waste of precious matter, or worse, if he had carried out his utopian intentions. Happily, as far as we can learn from his journals, he refrained from making the little girls the confidantes of his deeper speculation.

Is there a teacher, worthy of the name, who does not sympathize profoundly with this experience; nay, who has not wrestled with similar problems and evolved in his own brain reforms equally inadequate? Particularly, as regards this question of the names of things, does not that go to the very bottom of the difficulty? We are taught to deal, not with things, but with their names; and we take it for granted that the symbol reflects the thing as clearly upon our pupil's mental retina as it does upon our own. Or the chances are ten to one, that if the word ever called up a vivid image, we have worn out its power of enchantment long ago, and it is to us nothing but a memorized mechanical sign. This is, in a certain way, inevitable; for all things lose their freshness by continual repetition; and words that were dewy and fragrant when we first met them in our favorite poet soon fade and become dusty and sapless when transferred to the Sixth Reader. And this tired and jaded feeling reacts upon the pupil who frankly accepts the symbol as a finality and makes no attempt to associate any but the vaguest ideas with it.

I have called this tendency, in our accepted system of education, to substitute the names of things for the things themselves, nominalism; and it is responsible for the poor results of most of our modern teaching. What the teacher aims at, and is required to aim at, is an appearance of knowledge which disguises the absence of definite conception beneath. The fact is generally ignored in our public schools that a memorized word or phrase need not and frequently does not indicate the remotest knowledge of the thing denominated. It is only in so far as the word has a vital association with something which is within the range of the child's experience that it is an indication of actual knowledge. The object of teaching should therefore be to convey the experience as a lively impression of it, simultaneously with the word which symbolizes it. A teacher's success or failure depends, in a large measure, upon his ability to convey such vivid impressions. A dry and mechanical mind, will content itself with repeating the old, soulless routine euphemistically called education, and will crowd the child's memory with names, dates and symbols the value of which, as means of mental training, is absolutely nil.

"Where ideas fail," says Mephistopheles in "Faust," "there a word steps in at the right moment and takes its place."

> "With words 'tis easy to dispute,
> To words a system you may suit;
> In words 'tis easy to believe,
> From words no iota can you thieve."

It is for the purpose of corrupting the young student, making him dry, pedantic, nominalist, that Mephistopheles gives this advice; but from recent revelations one might be inclined to believe that the Superintendent of the Public Schools of New York had read the passage and acted upon it in good faith. For the system of examination which he has introduced (and the marking of the teachers in accordance with the average percentage obtained by their pupils) is most ingeniously devised to further the Mephistophelian idea. A conscientious teacher who should wish to ascertain what conceptions, if any, the children connected with the memorized words, would inevitably consume time that might be used for further memorizing, and would obtain a comparatively low mark at the examinations. Again, all opportunity for a free and spontaneous interchange of thought and the outpouring of a rich personality (provided a teacher be thus endowed) would be cut off, and made impossible. And every reader who in his childhood has been blessed with a teacher between whom and himself some sort of soul relation was established, will agree with me when I say that it is often in the most informal talks, when the lesson of the day is discarded, that the influence goes forth from the teacher that will remain as an abiding benefit in the life of the child. I do not know Mr. Jasper, have never seen him, and do not doubt that he is an honest but misguided man. I have visited a number of the public schools, am thoroughly familiar with his system, and have followed with the greatest interest the discussion of educational methods and practice which the investigation of Mr. Jasper's official conduct precipitated. Absurd as he is in the capacity of an educational leader, I am of opinion that the system, for which he is not wholly responsible, is more absurd than he. He has, to be sure, kept himself, as far as I can judge, in conscientious ignorance of all that is being said and done on the subject of education in other lands, and persevered in the old wooden and mechanical methods with a thoroughness and consistency which has served to emphasize their defects. For this we owe him thanks, for he has been instrumental in starting an agitation which must sooner or later result in a radical reform.

The observation has been made that all teaching should appeal, as far as possible, to the experience of the child. As the child's experience is naturally very limited, it is, of course, a necessity to go beyond it in conveying new knowledge. But the illustrations by means of which the new facts are explained and made impressive should, in that case, be drawn from the limited world of childhood; and the effort should be constantly present to the mind of the teacher to proceed from the known to the unknown, and elucidate the latter by means of the former. I am, of course, aware that the Kindergarten system is based upon this principle and fairly realizes the demand. Tho there is a great deal of incompetence and charlatanry engaged in this kind of elementary instruction, there is no question, in my mind, that Froebel's and Pestalozzi's innovations indicate the direction in which educational reform in the higher grades of instruction must tend. I believe that objects, if properly studied, have a value, as agencies of mental training, far superior to that of their names. The working out of a mathematical problem in wood or iron calls for mental resources superior to those which are required for working it out on paper. The one process, no less than the other, is an intellectual one, and calls the mind into play; but the former has the advantage of also training the hand, the muscle, and the eye, and thus developing a physical skill commensurate with the mental capacity. So far from being degrading, it is elevating and fosters a manly self-reliance, accuracy and competence in all practical concerns. It equips a boy finely for the struggle for existence—not as a soulless drudge and toiler, but as an alert, wide-awake, intellectual man, with a trained judgment and power of independent thinking. Therefore, the present agitation of manual training is in the direct line of development from the Kindergarten. It is the application of the principles which have proved successful in primary teaching to the intermediary instruction. It is an attempt to substitute what I venture to call realism for nominalism; to teach by means of the objects themselves rather than by their names. A piece of wood, a piece of iron, a rod of steel, may be made into an educational agent of the highest efficiency. It addresses two or more of the senses directly, and through their medium impresses upon the mind an image which can never be obliterated. A dozen pieces of different kinds of wood may, in the hands of an able teacher, be made the texts for the most interesting lessons in geography, botany, natural history and mechanics. I do not mean to say that these lessons should be given all at once; but merely desire to emphasize the endless suggestiveness of natural objects and their superiority to mere words as agencies of culture and *stimuli* to thought. To a dull child words are mere empty sounds, which call up no image of the thing typified; and no teacher, however skillful, can, by mere speech, produce a true image of a thing which the child has never seen. But an object, however rude, is apt to arouse the dullest; the actual image penetrates the torpid sense, and adds one or more new facts to the child's intellectual outfit. The more vividly realized these facts are the more valuable they become as a nucleus for further development.

Now, it will undoubtedly have occurred to many who have followed me so far, that object teaching is only possible within a very limited scope; and that sooner or later it becomes necessary to refer to things which cannot be exhibited, so as to impress the sense. I admit that this is, in a measure, a valid objection; but it is obviated by means of illustrative apparatus. Where the object itself cannot be shown, as in the case of a city, a river or a mountain, a good picture of it can be thrown upon a screen by means of a magic lantern. The Mississippi, as a mere name is not in the least impressive, even tho you add that it is the largest river of the United States; but exhibit a dozen magic-lantern pictures of the St. Anthony Falls, the artificial dam at St. Paul, the steamers loaded to the water's edge with cotton, the bayous and everglades, etc., and a series of impressions will have been formed which are vivid and definite and worth more than a thousand names and moldy abstractions. I remember, in my own school-days, when besides maps no illustrative apparatus was used, the delight which some colored plates, from Arbo's historical pictures, afforded me, and how all my chaotic fancies regarding my Norse ancestors took shape and centered about those rude heroic figures. I had henceforth a substance for my dreams, and my Vikings hovered no longer in undistinguishable misty glory, but they had flesh and blood, and a de-

lightful tangibility. The heroic saga age became as real as the daylight world about me—nay, perhaps more real—and the whole civilization, or rather barbarism of Norway's days of conquest was reconstructed with its fierceness and savage splendor.

I choose this as an example merely because it is part of my own experience. Any other historic period, if illustrated with the same picturesque efficiency, would serve as well. The whole panorama of the world's development can now be unrolled before the student's eye in pictures and casts of objects which, with an enchanting realism, conjure up the defunct ages of the past. This knowledge, which is so different from the colorless abstractions furnished in my school-days, is based upon sensuous impressions, and is in the highest degree educational, civilizing. I do not, of course, contend that every high school and grammar school should be equipped with a museum of antiquities, but I do contend that wherever it is thought worth while to teach history at all, it should be taught with the aid of such illustrative objects as are attainable. A good magic lantern should be the first equipment of a school, of whatever grade, and a microscope should be the next. In large cities, wherever a public museum is accessible, it should be visited by pupils and teachers in small companies; and the mummies, vases, models of ships, casts of statuary, etc., should be made the texts for brief impromptu lectures. In New York, for instance, the Metropolitan Museum has at last attained a degree of completeness which makes it an important educational institution; and it would be desirable if teachers and pupils, both in public and private schools, would avail themselves of the opportunities for culture which it provides.

I am aware that I have not said one-half of what I should like to say on this most fertile subject. It may have been said before and no doubt has been said by many who have, by experience, found how utterly inadequate the traditional methods of teaching are for any real mental training. As long as the knowledge imparted is a mere matter of memory, it is only in the most superficial sense, knowledge. These fine, keen senses which God has given us are the natural avenues of impressions which make the warp and woof of knowledge; and each one of them is meant to reinforce the others. It is high time that the school should recognize this fact, and discarding the dry nominalism which appeals only to the memory should adopt a rational "realism," which enlists every sense to its full capacity in the service of education.

COLUMBIA COLLEGE.

## THE UNITY OF BRAZIL.

BY THE REV. GEORGE M. CHAMBERLAIN.

PHYSICAL geographers call attention to the fact that the configuration of the continents of the old hemisphere means dispersion of the human family. The contour of their mountain ranges and valleys and rivers, was designed to disperse and scatter; whereas the new hemisphere is formed for congregating, for the gathering together of the families of the earth. The last century has witnessed the development of this latter purpose in our own land. So rapid has it been that the author of "Our Country" says that it has been without precedent and must remain without a parallel, because there are no new worlds to be discovered. Without precedent it has been. That it must remain without a parallel does not follow, since altho there are no new worlds to be discovered, there are yet parts of our world practically undiscovered, of which we are just now but beginning to learn the physical conditions.

The Congo Free State, with its millions of square miles of land, emerging in our day from its obscurity, is a theater upon which the development of the drama of life will proceed at a rate which will perhaps throw into the shade the development of the past century.

Brazil, to which the attention of the civilized world has been drawn in these days, offers a similar arena for the congregation of the families of the earth. Its vast territory, extending from five degrees north of the equator to thirty-three degrees south, with an equal number of degrees of latitude, embraces a fifteenth part of the dry land of the earth, and is capable of receiving into its bosom the whole living population of the globe. He whose hand formed the dry land has so shaped it that we may conclude that it is designed to be one and indivisible.

A glance at the map of the physical geography of Brazil will reveal facts which warrant this statement. See that green belt indicating the valley land of the great hydrographic systems of the Amazon and the River Platte, whose head waters in the rainy season are said to meet, so that one in a Rob Roy canoe could circle Brazil. See now the buff color of the map and look at the head waters and the many confluents of these systems of rivers rising on the parallels of latitude between 15° and 20° and we realize that the dry land has so pushed up in this intertropical region of Brazil as to make it a most habitable part of the earth.

The prevailing notion of the unhealthfulness of Brazil is derived from the reputation of a few of its sea-ports, where there has been since 1850 periodic manifestations of fever; as tho we were to judge of the healthfulness of the United States by that which has characterized the port of New Orleans. Such ideas, drawn from our limited commerce with Brazil, leave out of account entirely the vast domain of table-lands, which, rising almost immediately from the coast to a hight varying from a thousand to three thousand feet as we go south, decline in undulating valleys and hills and *campo* lands of magnificent extent toward the valleys of the Platte on the south and through the many confluents of the Amazon on the north.

It has been said that northern Brazil has nothing in common with southern Brazil but its language; but this leaves out of view one of the fundamental conditions of the land which would appear to have been determined from the creation to be one and indivisible. The history of civilization has been forced to take into account this element of the lay of the land in the development of the human race. Coming down to actual history Brazil seems to offer a confirmation of this divine purpose. How otherwise shall we account for the fact that its vast Atlantic coast of four thousand miles was given to have and to hold against all comers into the hands of one of the smallest of the European peoples, a third-class power?

He who holds the winds in his fist drave the ship of the Portuguese navigator, who sought to double the Cape of Good Hope, westward until he struck the coast of South America, and claimed, in the name of his King, for Portugal the unknown territory on which he landed. Since that year, 1500, contending with the French in the South, the Dutch on the North and with Spanish southern and western boundaries, the Portuguese have held in possession a territory exceeding by two hundred thousand square miles the whole of the United States between the Atlantic and Pacific coasts, omitting Alaska. They have given their language, their customs and their religion to what has hitherto been known as the Empire of Brazil.

In considering the conditions and prospects of the new Republic, to be known as the United States of Brazil, we would be wide of the mark if we failed to take note of these two fundamental facts: The fashion of the earth as it came from the hand of the Lord, and the unity of families to which he has consigned it. We have in the first a divine prophecy, and in the second a history of three centuries, confirming us in the belief that Brazil is to be one and indivisible. And we pray that it may have, in the words of our own American statesman, "liberty and union, now and forever, one and inseparable."

NEW YORK CITY.

## AN OLD HOUSE OF VIRGINIA.

BY DORA HASTINGS.

IN reading Mr. Cable's tragic history of "The Haunted House in Royal Street," I am vividly reminded of a certain "Old Dominion" mansion, still standing, of which as true and as tragic tales could be told. It has been asked, with some reasonableness, if such tales are not better left untold? But there is a growing tendency to throw a glamour over those by-gone days, and to surround the defunct patriarchal institution with a halo of feudal romance. Young readers of "Uncle Remus" and "Marse Chan" might naturally wonder (as one did in my hearing not long since) what was the use of setting the Negroes free, when they were so happy on the plantations?

I have no wish to darken any bright side of slavery that can possibly be presented; but it may be wise, since history has a way of repeating itself, to keep in mind some grim facts by way of warning. The old manor-house that I remember has a historic name; its owners for generations were immensely proud of their blood and breeding; its mistress at the period of which I can testify, trod the earth with an air of its having been created for her use and behoof mainly. I have heard my mother, who spent part of her youth in the old mansion, declare that Madame —— was her childish ideal of England's cruel Queen Mary; and surely not many crueler deeds have been recorded of the one, than these —breathed into my ears and burnt into my memory—of the other,

This queen's bower was a great, square room, whose polished floor reflected sunlight and shadow from a lovely world outside. There were velvet lawns, blossoming flowers, green shade of stately oaks, sweet song of birds to be heard and seen. But their gracious influences never reached the chair where Madame sat, as on a throne, and dealt out judgment. Four of her subjects were planted, in perpetual token of sovereignty, directly in sight. At each corner of the room where she chiefly spent her days stood a Negro child of perhaps seven or eight years, with a piece of knitting in her hands. These children were scantily clad in short cotton frocks that barely covered their knees. Their legs and feet, their necks and arms, were naked both in winter and summer; and from morning till night, all the year round, they stood each in her appointed corner, never daring to move from it without Madame's order. Sometimes with a beckoning finger she called one to her, and sent her off on an errand, perhaps. Wo to the child if it was not done quickly. A cowhide whip hung beside Madame's throne, and the shrinking, half-naked little body was well acquainted with its sharp strokes. They fell, without mercy, if a weary little hand lagged over the knitting needles; if a drowsy head dropped, unconscious, for a minute or two; if the child-nature that even such hardness cannot altogether repress, found vent in exchange of a whisper or a giggle across the room. Ah, the pitiful scenes those four walls—hung with pictures of grand gentlemen in ruffled shirts and stiff stocks, and fine ladies in hoop and stomacher and satin train—had to look down upon day by day! Se'dom did night follow morning there without the sickening sound of the lash, and the shrieks and entreaties of a wretched child under it. Madame's gentle soul spared not for their crying, and the pretty painted ladies overhead smiled on serenely, as possibly they would have done if they had stepped from their frames and taken conscious view of the degrading spectacle. It was not degrading according to their traditions; they had read their Bibles, and believed with King Solomon that the rod was for the back of children and fools, therefore certainly for slaves.

Madame's discipline of her four little maids was tender in comparison with her cruelty to an older one who was so unfortunate as to fall under her displeasure. This girl, as my mother described her, must have had white blood in her veins. She was a very light mulatto, with regular features, and a gloss in her rippling hair that was not inherited from her slave-mother. It is more than probable that she was of close, tho unacknowledged kinship to Madame herself; but that was no reason why Madame should not own her, body and soul, to work her will upon. The girl whose name was Rachel (a pitifully significant one to her!), had been brought up as own maid to my lady's young daughter, and was only employed about her person. Miss Lilian in her fashion was fond of her slender, gazelle-eyed bond-maiden. She accorded more privileges to her than were granted to the rest, and subjected her, comparatively speaking, to no hardships. Rachel lived in "the house," not in the servants' quarters. She slept on a pallet in her young mistress's chamber; she ate food from "the white folks' table," and was dressed in Miss Lilian's cast-off garments. Why was not she happy and contented, poor fool? The other servants envied her, but there came a time when they pitied her; when Miss Lilian stripped off her shoulders the last gown she had given her and drove her from her presence with fierce upbraiding: when Madame's cowhide, which she had escaped hitherto, lashed her mercilessly; and crowning disgrace of all, when she was sent to "the field" and compelled to labor out-of-doors from dawn till dark under an overseer after Madame's own pattern. The miseries she endured there may be guessed at; but there were worse things to come. When her child was born—ah, the pity of it! its skin was whiter than its mother's, and Madame knew the reason why.

Her rage was speechless, but it found vent in action that, viewed from a distance and dispassionately, will seem incredible. Would that I could be proved a liar in telling it! But the story is horribly, hopelessly true. The infant was but twenty-four hours old when its hapless mother was driven from her bed to the field again, and the child shut up in a garret where its cries could not be heard. At noon, when "the hands" came home for dinner, she was allowed to give it nourishment, and again at dark; but she begged in vain for leave to keep it with her through the night. "*You* belong in the Negro quarters; a *white child* has no business there," said Madame, cuttingly.

The little creature was left alone, untended, by day and night, to cry itself to death as soon as might be. Madame gave orders that no one should go near it, and not a soul dared to disobey her. But Rachel, mad with the mother's yearning, stole into the house one night by some unguarded entrance, and found her way to the garret. She heard the wailing of her infant afar off, but when she reached the door it was locked against her. In her desperation she burst it open, with such noise and tumult that Madame was roused from her slumbers. She conjectured the cause, and investigated it, whip in hand. Rachel was driven, shrieking, from the gate of her pitiful Paradise; and the next day the child was missing. Its wretched mother toiled up the long stairways at her allotted hour, to no purpose. She ran, wailing, to her mistress, and fell upon her knees begging, praying, for a sight of her baby. A heart of stone might have melted at her wild tears and pleadings. Madame hushed them. How? With her ever-ready whip! Two nights later the house was roused again by Rachel's mad screams. The poor wretch had prowled about till she found her baby *in the cellar*, and found it dead.

Is it well to drag such revolting histories to the light, when for two generations they have lain hidden? It *is* well; for the reason that what has been may be again; and that all just influences should be brought to bear against any glazing over of the crimes of slavery, or any fostering of the falsehood that slaves were "better off under their old masters than they are now." It is well, still more emphatically for other reasons.

There was not in this case—as in that of the New Orleans fine lady who kept her Negroes chained in dens not fit for wild beasts—any exposure of crime, any outcry of public execration, any apparent retribution whatever. Whose business was it to know or care what happened in these wide-apart settlements? Each slave-owner was an autocrat on his own estate, and one did not interfere with another. Madame maintained her grandeur to the

day of her death; and no doubt her funeral sermon was preached with unction, and she was held up as a shining illustration of King Lemuel's virtuous woman who looked well to the ways of her household. Nobody asked what the four-times-four little dark-skinned maids, who served her in succession, and were starved and tortured alike, one set after another, might have to say of her. And be sure the story of poor Rachel was not included in that funeral oration! But time brings its revenges. The sins of the fathers—*and* the mothers—of those inhuman days, have they not been visited upon the children? The cry of Rachel mourning went up from Southern battle-fields; and the shame of defeat, the sorrow of bereavement, the loss of ease and luxury, the bitter deprivations of life at large, were instant scourges whose lesson might have been, but is not yet, understood. Were they the logical, inevitable outcome of a national disgrace, an individual deterioration? How many descendants of slave-holders will admit that? The Lost Cause is still a thing to glory in; its dead are martyrs; its impoverished survivors have become romantic figures that command our sympathy, almost our reverence. Is it not well to prick the bubble of self-delusion when it hides from us the knowledge that might make us better, wiser, humbler men?

The glory has departed from Madame's proud race. Strangers occupy the stately home where she outraged humanity, and the sons and daughters that she created in her own image have transmitted their vices to a second and a third generation. Two of her grandsons met their death in tavern brawls; a third shot his man in cold blood, and is behind prison-bars to-day; Miss Lilian's eldest daughter broke her mother's heart by a sin less innocent than poor Rachel's; the younger, widowed and beggared by the War, has gleaned the cornfields at times, to get bread for her children. Did she remember the helpless young mother, scourged to the drudgery of the field, while her new-born baby was left alone to die of hunger? It is a question if she has ever seen, in her own trials, the finger of retribution; and who is heartless enough to wish that she should?

Still—still—these grim facts hold a warning which is not to be despised or silenced. Their lesson should be learned by all men; most of all by the generations of that once dominant race whose inherited impulses are not yet wholly free from the taint of the old poison. Not so long ago a Southern girl, whose voice was melody, and whose face was sweet as a flower, read aloud a Russian novel to another girl. A serf in the story, for some small offense, was brutally attacked; he raised his hand to strike back, and his master shot him dead. The girl's soft voice did not tremble as she read; there was no sense of moral disturbance in her countenance. But her friend made an outcry.

"How wicked! How cruel!"

Miss Cherokee-Rose answered calmly:

"Why, the man was a slave, and he raised his hand against his master. He deserved to be shot."

"Oh, *Rose!*" cried the other girl. "How can you say so?"

But the silver-tongue persisted.

"Certainly he did. My father would have shot him, and I would have stood by to see it done."

The child—she was but little more—had never seen a slave. The evacuation of Richmond and the final scattering of the Southern forces, was an old story years before she was born. But she had her traditions, and she is the type of a class which is far from extinct.

## DOGMATIC CONFESSIONALISM VERSUS REVISION.

II.

BY LLEWLLYN J. EVANS, D.D., LL.D.,
PROFESSOR IN LANE THEOLOGICAL SEMINARY.

LET us glance a moment at another phase of this same phlegmatic temper, in which the champions of our confessional go-cart show to less advantage even than the champions of the liturgical go-cart. The latter have at least the enthusiasm of their convictions. They are benevolently anxious that the merits of their go-cart should be appreciated, and they look forward with confidence to the day when everybody will use it. Not so with the champions of the confessional go-cart. The unpopularity of their perambulator does not seem to distress them particularly. Apparently they expect nothing else. They see no good reason why, if Mohammed declines to come to the mountain, the mountain should go to Mohammed. They have little or no hope that it will ever be found practicable to make a statement of Calvinism that will commend it even to evangelical Christians who thus far have not accepted it. They contemplate without discomposure the alternative of joining other communions for those who do not like our doctrines. But are we reduced to this? Is this the outcome of two and a half centuries of Westminster Confessionalism? Is it strange that some of us are getting out of patience with this dogmatic phlegm; that we are somewhat tired of a Confessionalism which in the third century of its existence is content to be still on the defensive, to be still explaining and re-explaining, ever at the end finding its explanations useless, and beginning all over again; which despairs of making any impression on the evangelical Christianity outside of its own bounds; and with face to the past, and back to the future, drones monotonous peans of self-glorification? In all this we find nothing whereof to be proud, nothing to stir the blood, nothing to inspire enthusiasm. We would fain see a Confessionalism of another type; one that dared trust itself; that put other creeds, if need be, on the defensive; that carried in its own bosom the prophecy of victory; that bore within itself the promise and the potency of development; that could adapt itself more intelligently to the new conditions of scientific, critical and religious thinking—a Confessionalism so distinctively and ringingly Scriptural that all Christians who accept and honor the Bible as the Word of God would hear the echo of its ring in their own inmost convictions—a Confessionalism that would encourage its adherents to go forward with a faith born of the assurance that the future is its own. Is such a Confessionalism possible? Why not? Calvinism? *Why not?*

WHY NOT? I ask. Is Calvinism to be forever on the defensive? forever pleading with a half-apologetic, half-defiant snarl, that we know that our system "is a hard system," that it has "its hard side," "its hard features," but there are the proof-texts! and after all, "Why should our doctrines keep men out of the Church? They are not asked to accept them" (*sic* Dr. Patton). So! And what, then, is the *raison d'etre* of our Presbyterianism? "To be a witness-bearing Church" (*sic* Dr. Patton). But to bear witness to what? Why, to that same body of doctrines which, if we are to accept the dogmatic confession respecting them are irremediably, hopelessly hard; which must nevertheless be unflinchingly and unalterably retained in all their hardness; but which, notwithstanding all this, only a small percentage of the witness-bearers of the Church are asked or bound to accept! What an extraordinary position for a great witness-bearing Church to occupy, to be sure! Dr. Shedd, indeed, is conscious of the illogical infelicity of the situation, and seeks relief in the theory that toleration within the Church of that against which the Church, as a Church, bears witness, is not indorsement. But Dr. Shedd's theory does not change Dr. Patton's facts.

The question which underlies the whole situation, and on which the whole philosophy of revision hinges is simply this: Shall we as a Church retain, as part of our Confession, statements which are admitted to be non-essential to our system of doctrine; which are not supported by the express declarations of Scripture; which, if not absolutely rejected by the large majority of our ministers, are never preached or urged on others, which are at the best misunderstood by other evangelical believers; and which as long as they are retained present our Calvinism to the world as something hard, unsympathetic, unlovely, unattractive, and so far powerless for good? The friends of Revision are satisfied that the Calvinism which three-fourths of our evangelical brethren of other denominations reject is not the Calvinism which we ourselves hold. John Calvin's verdict on the doctrine of the Divine Decree—"*Decretum horribile fateor*"—must be restricted to his own version of that doctrine. The "hard side" of Calvinism, of which we hear so much, is for the most part extra-scriptural, if not unscriptural. Its gloomy, repellent features are largely the excresences of a presumptuous logic, and of a one-sided dogmatic exegesis. The "Reprobation" of the Westminster Confession is nowhere affirmed in Scripture. The proof-texts for our "hard doctrines" to be sure are taken from the Bible; the misfortune is that they prove nothing of what they are cited to prove. The "ninth of Romans" is no doubt a magnificent, iron-clad argument; but a false confessional exegesis has wrested it to uses, misuses let me say, of which Paul never dreamed. Paul never cries out "*Decretum horribile fateor!*" Our system of doctrine, in so far as it lies in his exposition of it, however "rigid, militant, and menacing" it may be here or there, is in its grand climactic sweep unspeakably gracious, melting and winning; strong indeed with the strength of the purpose of the eternities, sweet also and tender with the pathos of the tears of Olivet; radiant with the brightness of the Great White Throne, and melodious with the interludes of Heaven-born doxologies.

Are the tone, the atmosphere, the lights and shades, the arrangements, the groupings, the focussing of our system, of no significance? Dr. Patton would have us think so. "The fundamental doctrines of Calvinism," he assures us, "are not determined as to their meaning by the way in which they are systematized. Separate dogmas must be separately supported by Scripture. How the doctrinal units are manipulated may change the look of the system, but it does not change the doctrines We may begin with sin, or with predestination, or with the person of Christ. We cannot change the doctrines by adopting one rather than another style of theological architecture. It is important to say this because some seem to think that they can keep their Calvinism and at the same time get rid of its hard features by adopting a Christocentric method in theologizing. They are mistaken." This is sufficiently dogmatic, but is it true? Surely the setting of a doctrine has as much to do with the interpretation of it as its phraseology. The context is often the larger half of the text. The proposition: "God is All in All" has a very different meaning in Spinoza from what it has in Paul. Probably nineteen-twentieths of our systematic variations are the outcome of doctrinal manipulations. The units are very nearly the same; the difference lies in the way they are put together; in the centers, the adjustments, the architecture and the architectonics. The unit tones of a waltz of Strauss may be the same with those of Handel's Messiah; the method of using them marks the interval between waltzing and worshiping. Changing the *tempo* of Yankee Doodle and you have a stately psalm-tune. The right adjustment of foreground and background makes all the difference between the artist and the bungler. The difference between the Ptolemaic and Copernican astronomies is not in the planetary units, but in the center. One architectonic principle gives you a Chinese pagoda; another gives you St. Peter's of Rome. The Calvinism which with "The Institutes" puts the Divine Decree in the foreground yields a different picture from that which with the Epistle to the Romans puts it in the background. The Calvinism which seeks its architectonic principle in the Absolutism of the Divine Will does not appeal to a lost world like the Paulinism which finds its constructive principle in the transcendence of Divine Grace. Dr. Patton himself admits that a little manipulation of the doctrinal units, while it does not change the doctrines, may change the look of the system. Well, that is what we of the Revision want. Our objection is not to the system, nor, generally speaking, to the doctrinal units, but to the look of the system.

Let me illustrate what I mean. Alongside with Dr. Patton's representation of the unmitigable hardness of Calvinism, let me present another portraiture of it by another master-hand, whom our brethren of the dogmatic confessional school will all agree to honor, the late Dr. Henry B. Smith. He is describing (Introd. to "Christian Theology," p. 46, *f.*) the theology which it is his own purpose to teach, and to which, as one of the great systems of dogmatic theology produced within the Presbyterian Church during the last quarter of a century, Dr. Patton has meted such high praise. Look back a moment at Dr. Patton's picture, then look at this of Dr. Smith's:

"The theology which is pre-eminently needed in our times is that whose substance and marrow have met the needs of men in all times. This in its essential principles is the old, time-honored theology of the Christian Church, with its two foci of sin and of redemption, all viewed as dependent on God. It is based upon the solid granite rock (the only true *petra*), and built up of living stones, in massive proportions, rising ever upward, until its aspiring lines fade away in the bosom of the infinite, whither it leads us that there we may rest. That old theology—older than our schools, older than the earth and the stars—coeval with the godhead; always yet never old, never yet ever new; it is dateless and deathless as the divine decree, yet fresh as the dawning light of a new day in every new-born soul; it has been known from the beginning to all penitent and believing souls; it is uttered in every humble prayer; it has been sung in such melodious and rapturous strains as have nowhere else found voice.

"That old theology, the living essence of our sacred Scriptures, abiding substance of our Creed, the sense of our confessions and the consensus of our schools; it has been held and taught by the most piercing and soaring intellects of our Christian times—Athanasius and Augustine, Anselm and Aquinas, Luther, Melancthon and Calvin, Turretine and Edwards; and through them it has taught and fashioned the most vigorous and advancing churches and nations of modern times.

"And above all, when that old theology is seen in its most consummate and radiant form—Christologized; when here all the lines and problems of thought and being are seen to meet in the Incarnate Son of God, our only Saviour; when once this, its perfect fruit and full idea, is revealed to any human soul, then that soul knows itself also; for it has found the master light of all its seeing and knows that here is wisdom, here is life."

Will any one say after this that a Christocentric Calvinism is impossible? That to Christologize it is not to improve it? Will it be no gain if it catches a little more of this ring, of this "look," of this consummate and radiant Christological form, and with it a little more of the matchless winsomeness of the Christ of whom "all our little systems," Calvinism included, "are but broken lights"; and who is "more than they" all?

I appeal to the utterances of Dr. Patton himself, when he leaves for a moment his dogmatism behind and comes up to the "shining table lands" of Christian experience. I appeal from Dr. Patton, the doctrinaire, who says: "Calvinism may be a hard system, but it is Scriptural. . . . It has its hard features, I allow"; to Dr. Patton, the devotionalist, who goes on to say: "But the Christian does not find it hard to say that his faith is the gift of God; that he is kept by the power of God; and that nothing shall separate him from the love of God. He sings with Faber, 'Oh, gift of gifts; oh, grace of faith,'" etc. He sits at the communion table and sings with Watts, "Why was I made to hear His voice?" etc. It does not occur to him, perhaps, that while he says this he is by implication accepting the Calvinistic doctrine of election [and reprobation?]." Precisely so! By Dr. Patton's own admission, Calvinism can be put in a form which the Christian "does not find it hard to accept," "does not find it hard to say," or to confess, "does not find it hard even to sing." Why, in the face of all this, should we insist on perpetuating it in a form in which millions of Christians just as evangelical, just as sincere,

just as thoroughly devoted to Scriptural truth and even to Pauline Christianity as we are, refuse to have anything to do with it?

The question which the friends of Revision are asking is this: Why should we not conform the Calvinism of our Confession less to the dogmas of the schools, and more to the prayers of our closets? Can we not make it less of a theorem and more of a hymn, as were the earliest confessions of the Christian Church, as was indeed the one recorded "Confession" of the Author (*archegos*) of our faith? (See Matt. xi, 25.) Can we not put into it less of our syllogisms and enthymemes, and more of what we sing and pray? Will this hurt it? Will this weaken it? Will this impair its essential Calvinism? Keep in the doctrine of an election of grace, by all means. That is Scripture. That is Paul. That is Peter, James and John. That is the Master. That is Watts and Wesley. That is Faber and Toplady. That you can sing at your communion tables. Keep out the Reprobation of Chapter III. That is not Scripture. That is not Paul. That you cannot, you do not sing—Dr. Patton to the contrary notwithstanding.

Let our brethren dogmatize to their hearts' content in their studies and schools, their lectures and books; why dogmatize so aggressively, so exhaustively, so one-sidedly in our confessions? If one has a turn, like Dr. Patton, for "taking hold of the big end of the question," and thinks that the better way to handle the matter, he is, of course, welcome to hold that as a pious opinion; but why shape the Confession that way? "The big end of the question" too often proves, like Mark Twain's "business end of a wasp," a dangerous end to handle. Those whose theological cuticle has been thickened by rubbing against "the hard side of Calvinism," may have nothing to fear from the encounter; but why should the rest of us be made to suffer?

The time seems to have come for the Presbyterian Church to take some steps toward a Confession more visibly Christocentric, more vividly suffused with the solar splendors of the truth that *God is love;* more palpably pulsant with the heart-throbs of the Divine Fatherhood; more eloquent of the world-redemptive outreachings of the Cross; more instinct with the missionary impulses of a Pauline Christianity; more responsive to the claims and affiliations of a Christian brotherhood; more in touch with the hymns and prayers, the experiences and activities of the Holy Church Universal; showing less of confidence in the deductions of a finite logic respecting the mysteries of God, and more reverence toward the reserves and silences of the Inspired Word; a Confession that can be accepted lovingly as well as sincerely; that can be urged on others without apology or explanations that fail to explain; that will inspire enthusiasm as well as require loyalty; that will attract, not repel: a Confession like that of our Elder Brother, [Luke x, 21: "In that same hour HE REJOICED in the Holy Spirit, and said: I thank Thee (praise—make joyous confession to; same verb in Rom. xiv, 11; xv, 9; Phil. ii, 11), Oh Father, Lord of Heaven and earth, that thou didst hide these things from the wise and understanding, and didst reveal them unto babes; yea, Father, for so it was well pleasing in thy sight"] in which the sovereign good will of the Father so far from being a specter of terror is a Vision of Joy.

A dream? But even by our dreams we may be lifted nearer to God and Heaven.

## METHODS OF SOCIAL GROWTH.

BY JOHN BASCOM, LL.D.

WE have pointed out the complexity and unity of social phenomena, not simply because of the intrinsic interests of the facts, but because of their relation to social development—the all-absorbing question of our time. We have no specific to offer as the fruit of the discussion. Methods of improvement that profess to have any final character, thereby declare the superficial, and oftentimes mistaken, sentiments which underlie them. We shall, at any one time, modify the immense stream of ever-varying influences that flow through society only slightly and as the result of long-continued effort.

Yet, there are two very plain and very instructive principles of action which lie in the facts as now presented. The first of them is that the constructive idea of society—the idea rooted in our intellectual and moral constitution, to wit, the well-being of all, must be given the foreground in our counsels and efforts. This assertion may seem a matter of course, and to offer but little aid. It has, unfortunately, not been the ruling idea; nor is the light it yields by any means obscure or slight, if we give it, as a guide of action, a full and cordial reception.

There is, on the whole, no rule or principle more manageable, or more instructive, than this of a wide pursuit of the well-being of men.

It meets opposition, however, both on theoretical and practical grounds. Individuation, the let-alone policy, is virtually in conflict with that general effort which proposes and pursues the common weal. If the individual has certain primitive rights which must, under all circumstances, be maintained, if his own individual action has a sacred character which forbids constraint, then, to that degree, he is in society an unorganized and unorganizable element. He may be like a bullet, encysted in the living tissue: but he cannot every moment be modified with it, amplified or restrained in function to meet the ends of a common organism.

It is very strange, for two reasons, that the school of evolution, the historic school, should incline to such a view. It is strange, first, because it is perfectly plain that the existing tendency to individuation—which is, however, well-nigh exhausted—is only a single and extreme phase in that rhythmic movement by which society is borne forward. It is reactionary against the too rapid, and hence tyrannical, development of civic forces in the past. But as a reactionary movement, it can hold the ground it occupies only for a temporary and transient purpose—the unfolding of individual life so that it shall play a more adequate part in the general construction. The development of specific functions, and of the organic relations which bind them together, must proceed with equal steps in all permanent growth.

A second marvel is, that an evolutionist, like Spencer, should not see that the entire force of the past movement which he magnifies is against his view of society. Integration, wider and closer union, a growing unity of construction, this is the first and last lesson of evolution, and this means in society the increasing incorporation of the individual in the social body, in the body politic, in the spiritual life of the race which grows only by diffusion and inclusion.

We might add a third wonder, that so much emphasis is laid by that school on the partial failures of society to reach its organic end, when every student of evolution knows that all progress is the result of an exigency, and of the efforts to meet it. If we were gladly to accept the fact that society, that men collectively as well as individually, are at liberty to seek, and certainly will seek, their own well-being, we should have overcome one great obstacle to progress.

The popular form of the same fallacy expresses itself as personal liberty. Liberty is of value to us only as it makes way for the use of powers. The fundamental consideration is the accumulation of powers, liberty deriving its significance from its relation to this process. But the powers of each of us are made up of two terms, our individual and our collective potency; the latter certainly being of not less moment than the former. These two sets of abilities must grow together, and hence we come back at once to the law already propounded—that of the common welfare. The common welfare, because it is the *common* welfare, includes individual well-being as far as it is in harmony with general well-being. Beyond this, it is, in the end, an illusion, for the individual as well as for the community. If we could prove it otherwise, we should have shown that society is incapable of complete organization, and should have annulled the hope both of the man and the citizen. These two are inseparable.

The second principle contained in our discussion and one whose aid is of the same order as that of the first principle, is that society can be helped forward only in the immediate line of its own historic growth. The existing implications of society are vast. Many, nay, innumerable things are settling for it its present position in progress, and are ready to determine its next stage. Any considerable modification or violent interruption of this organic movement, easy as it may seem, is wholly impossible. We might as well expect that, in physical development, a given animal should suddenly and widely change his type. Can the Ethiopean change his skin or the leopard his spots? is good science, good religion, and good sociology.

Herein is found the fundamental difficulty of socialism. Socialism, in its better forms, is sound in what it wishes to do—to organize society on a higher and more generous basis; but it is in its choice of methods, in its immediate proposals, historically deficient, working in oversight of forces which would overwhelm its structure almost instantly. The selfish, vicious and indolent impulses of men are not yet sufficiently subdued to make the liberal and kindly arrangements of socialism possible. As a matter of fact, selected communities which have experimented on a small scale have quickly come to grief. The inorganic forces have triumphed over the organic ones. A peculiar and a strong religious sentiment will sometimes save such communities; but aside from such assistance, they have uniformly shown a very organic tendency. It is perfectly true that favorable conditions of virtue tend to call out virtue, but it is only true when the conditions are in some close correspondence with the virtues to be developed. There must be some equality between the two terms, disposition and opportunity, or only mischief follows. Individuation and communism stand at the two extremes, and are equally unphilosophical, equally in conflict with historic forces. The one contemns and derides the movement forward prompted by good-will as the vaporing of philanthropy, the other strives to precipitate the movement and crowd years into days, and centuries into years. All; but all in good time, is the sound philosophy of history and the revelation of God. The communistic is by far the nobler spirit; it mistakes the conditions of that which it seeks, but it seeks the hope of humanity.

This error of the socialistic tendency seems to me well illustrated in the common ownership of land as a social panacea; or in the softened form of the doctrine, a single tax. Communities have held, and generally held, at some era of their development, the land in common. The progress of events, the latest forces of civilization, pronounced against this condition; and it passed away. Those backward steps which would restore it cannot be taken; and if they were taken, would be slowly retraced. The enterprise of the world has rejected the method.

A good example, to my mind, of a reform which ought to be consummated, is that of Prohibition.

This subject has been before us for half a century. Great changes in public opinion have taken place. Society, at least in the United States, is profoundly penetrated by the convictions and sentiments which would sustain this action. This movement is patiently at work among dominant, organic forces. It ought, and will, go on to complete itself. It will, doubtless, prove somewhat less regenerative than those who are sanguine hope it will be; but it will lie in this line of the common weal and historic development—the two principles we have always to reckon with in every social problem. If a movement like this fails, it is because the powers of growth are weakening.

WILLIAMSTOWN, MASS.

## Fine Arts.

### THE ROYAL HOUSE OF TUDOR.

BY WILLIAM C. WARD.

ENCOURAGED by the success of the Stuart Exhibition last winter, the directors of the New Gallery have this year organized an exhibition scarcely, if at all, inferior to the former in historical interest—an exhibition of portraits and miscellaneous objects connected with the Royal House of Tudor. The period covered by the Exhibition extends from the accession of Henry VII, in 1485, to the death of Elizabeth, in 1603, and was in many respects undoubtedly one of the most eventful and momentous periods of English history. It was the period of the Protestant Reformation—of Cromwell and Cranmer, of Latimer and Ridley. It was the period which witnessed the foundation of English ascendency in the New World, the overthrow of Spain, the exploits of Drake, Hawkins and Raleigh, and the establishment of England's naval supremacy. And lastly, it was the period in which English literature, and especially the English drama, with a growth swift beyond example, expanded into that marvelous fullness associated for all ages with the name of Shakespeare.

But while the life of the nation was thus eventful and significant, the history of the royal persons who occupied the throne during this period is by no means calculated in the same manner to arouse our enthusiasm. The sentimental and romantic interest which attaches to the Stuarts finds no counterpart in connection with the Tudors. Whatever their merits may have been, they showed few tendencies in the direction of romance, unless Henry the Eighth's unfortunate relations with the fair sex may be held to come under that definition. The first of the line, Henry VII, appears to have been a cold-blooded, miserly, and rather commonplace individual; Henry VIII, his son, was, *pace* Mr. Froude, a selfish and brutal tyrant; Edward VI died a boy; Mary was a half-demented fanatic; and even Elizabeth, the most interesting of them all, was a shrewd, worldly-wise woman, with little generosity and no principle. Their characters are to be read pretty accurately in their portraits, of which the gallery contains a considerable number. The thin, apathetic face and pinched lips of Henry VII are in striking contrast with that quadrangle of bloated flesh, with little, insignificant features set in it like currants in a suet pudding, which represents to us, on the unimpeachable authority of Holbein, the countenance of that notable Defender of the Faith, the much-married Henry VIII. The whole-length portraits of this last-mentioned amiable monarch do full justice to the extraordinary proportions of the royal calves, upon which his Majesty justly valued himself. "His Majesty came into our arbor," writes the Venetian ambassador to England in May, 1515, "and addressing me in French, said: 'Talk with me a while. The King of France, is he as tall as I am?' I told him there was little difference. He continued: "Is he as stout?' I said he was not, and he then inquired: 'What sort of legs has he?' I replied, 'Spare.' Whereupon he turned aside the front of his doublet, and slapping his thigh with his hand, said: 'Look here! I have also a good calf to show!'" This surprising conversation probably suited the temper of Henry's time better than that of our own, altho one can hardly imagine Erasmus, for example, comparing calves with Sir Thomas More. A more vexatious piece of childishness on the part of his Majesty was the proclamation of 1517, of which a copy is in the Exhibition, determining the number of dishes to be allowed at the dinners of his liege subjects according to their rank, and providing that any person indulging his "sensuall appetite" to the extent of an extra cover, "shall not oonly be reputed and taken as a man of euyll ordre contemptuously disobeyinge the direccion of the Kynge's hyghness and his Counsayll, but also be sent for to be corrected and punyshed at the Kynge's pleasure to the example of other that shal enterpresse any suche folyous and sensuall appetites hereafter."

His Majesty's vexatious interferences with the liberties of his subjects were, unhappily, not always of the same frivolous description. The gallery is rich in portraits of the victims of his brutal and capricious tyranny. Here, in Holbein's masterpiece, we recognize the grave countenance and dark, penetrating eyes of perhaps the noblest Englishman of his time—Sir Thomas More, the author of "Utopia," and friend of Erasmus, whose own likeness, also painted by Holbein, hangs near that of his friend. Far inferior to these in artistic importance, yet historically interesting, is the portrait, by some unknown artist, of More's fellow-sufferer,

Cardinal Fisher, Bishop of Rochester. It is a remarkable face, this of Fisher, bright and animated in expression, but ugly in feature, pale, and emaciated to the last degree. With Fisher is associated one of the best known of Henry's humorous sallies. During his long confinement in the Tower, Pope Paul III sent the old man a cardinal's hat. "Mother of God!" exclaimed the facetious monarch, "he shall wear it on his shoulders then; for I will leave him never a head to set it on!" He was executed shortly afterward, at the age of seventy-nine years.

Victims equally illustrious with these for their splendid abilities, but, perhaps, less deserving of our sympathy in other respects, were Cardinal Wolsey and Thomas Cromwell, Earl of Essex, each of whom is represented in the Exhibition by several interesting portraits. Cromwell was Henry's chief agent in that act of wholesale spoliation known as the suppression of the monasteries, and received the reward usually bestowed by his royal master upon the most eminent of his servants—decapitation, namely. Two or three portraits of a sober, shrewd-looking man past middle age represent Thomas Howard, Duke of Norfolk, a nobleman distinguished in various ways, but, perhaps, chiefly remarkable, among his contemporaries of the court of Henry VIII, for *not* losing his head, the King having died before the date fixed for the Duke's execution. More interesting, however, are the portraits of his son, the chivalrous and poetic Earl of Surrey, whose translations from Virgil are the earliest specimens of blank verse in the English language. He was the latest of Henry's victims, having been executed on the 19th of Jauuary, 1547, only nine days before the King's death. Surrey's gallant exploits, his adventures on the continent, and his love for the fair Geraldine, in whose honor he unhorsed all competitors at the grand tournament at Florence in 1536, form part of the subject-matter of an extremely quaint and entertaining prose romance of the Elizabethan period—Nash's "Unfortunate Traveller." The shield which he won as a prize in the said tournament is now in the possession of the Duke of Norfolk and may be seen in the present Exhibition. I am sorry to add that, if his portraits may be trusted, fair Geraldine's lover was by no means so handsome as might be expected of the hero of so many romantic stories. He was tall and well-made, however, with a pale, thoughtful countenance, more suggestive of the poet and scholar than of the brilliant knight errant.

A beautiful face, and, more especially, a beautiful female face, is, in fact, hardly ever to be found in the portraits produced by the Northern schools of painting during the sixteenth century. One can scarcely realize, in looking at these stiff, archaic performances, that the artists who designed them were in truth the contemporaries of Titian and Raphael. Holbein, it is true, soars high above all his Northern competitors, and in his portraits of men, particularly where he has a subject worthy of his pencil, as in the pictures of More and Erasmus, he is little, if at all, inferior to the greatest of those artists who succeeded him. But even Holbein's portraits of ladies have, for the most part, little charm. Their severe outlines and formal postures are totally inconsistent with any suggestion of the grace and softness so essential to the rendering of female loveliness. And when we consider that to the hardness of Holbein the inferior artists of his time usually add incorrect drawing, and that the costumes worn by ladies of the period, stiff and unbecoming even in *his* treatment, in *theirs* frequently present a nearer resemblance to lacquered metal than any more flexible material, we shall find no difficulty in believing that English ladies of the days of Henry VIII possessed personal charms to which the artists who have handed down their features to posterity were totally incapable of doing justice.

Perhaps the nearest approach to a really beautiful face in the entire collection is to be found in Holbein's portrait of Christina, Duchess of Milan, and daughter of Christian II, of Denmark. This is an admirable picture, and, admittedly, one of the very finest of Holbein's portraits of ladies. The figure of the Duchess is presented at full length, standing, and attired in a simple gown of black satin, lined with fur. The face is that of a girl of seventeen, not, perhaps, strictly beautiful, but extremely pleasing in character and expression. There is a quiet smile on her lips, suggestive of humor, which, if the story of her reply to the proposals of Henry VIII be true, the lady unquestionably possessed. She might, had she so chosen, have had the honor of becoming one of the King of England's frequent wives, but young as she was, she had the wisdom to decline such dangerous promotion. She had, unfortunately, she said, but one head; had she possessed two, one of them should have been very much at the service of his Majesty.

On the whole, the most interesting portraits in the gallery are to be met with, not among the oil paintings, but in the wonderful series of Holbein drawings lent by the Queen. The series consists of over eighty drawings, studies made by the great artist for his finished portraits, and in some respects more interesting than the finished portraits themselves. The hardness and formality, from which even Holbein's paintings are not wholly free, are totally absent from these superb sketches. Many of them are carried little farther than the mere outline, but all are characterized by such splendid decision of handling, such thorough insight into character, and such animated expression, that in their way, nothing finer can be imagined. They include likenesses of several of the unfortunate ladies whom Henry VIII condescended to marry—Catherine Howard, the culpable but yet more unhappy, perhaps the most attractive of them in appearance. The drawing of Queen Anne of Cleeves shows a thin, intelligent countenance, as little as possible suggestive of the "great Flanders mare" to which his Majesty elegantly compared her. In this series may also be seen portraits of Archbishop Warham, Sir Thomas More, Sir Thomas Wyat, Cardinal Fisher, and many other more or less noted persons of the period.

In addition to the portraits, many valuable relics of the days of Henry VIII had been collected in the gallery—early editions of the Bible, seals, coins and medals, autograph letters of Henry himself, of Wolsey, Cromwell, Cranmer, Anne Boleyn and others. One of the most interesting, from its historical associations, of these relics, is the "Badge of the Pilgrimage of Grace," a piece of red velvet, with the cup and host of the Sacrament, the crown of thorns, and the five wounds of Christ's passion embroidered upon it in gold. These emblems were worked on the banners of the insurgents who, in 1536, followed Robert Aske, a Yorkshire gentleman, to the field for conscience' sake, and for the faith of their fathers. The rising, known as the "Pilgrimage of Grace," was occasioned by Henry's violent and arbitrary dissolution of the monasteries and other measures directed against the Church—measures which, however corrupt the Romish Church may have been at the time, can hardly be regarded as genuine efforts to reform it, but must be looked upon rather as measures of state, of which the true object was the extension of the King's personal authority. The numbers who flocked to the insurgent banners, and their rapid successes in the early days of the rebellion, show how earnest and widespread was the feeling of opposition excited by the proceedings of the King. York and Hull surrendered to the rebels; they were joined by the Archbishop of York and Lord D'Arcy, but intrigue and mishap turned the tide of events; the insurrection was finally suppressed, and its leaders were punished with merciless rigor. The general who commanded Henry's forces, and reduced the North to submission, was that Duke of Norfolk, to whose portrait in the present exhibition I have already referred, and who afterward so nearly fell a victim to the capricious tyranny of the monarch whom he had served so successfully.

RICHMOND, SURREY, ENGLAND.

# Biblical Research.

## THE CASE OF THE DIDACHE.

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THE Didache, or Teaching of the Twelve Apostles, seems to be a subject of perennial interest. Professor Brown has called attention to it afresh by an article in THE INDEPENDENT. The occasion of the article was the discovery that it was quoted by Augustine. And, as good luck would have it, Augustine quotes that one passage in the first chapter, which scholars have heretofore been unable to find anywhere else. Of course, the discovery of this quotation was not needed to satisfy its friends that it is all they have claimed for it. They have already regarded it as one of the recognized sources of Church history; and it is confidently referred to in commentaries and in articles on the organization of the early Church. And yet it is hard to account for the avidity with which every new fact is seized upon except on the supposition that there is a latent feeling that this case of the Didache has not been finally adjudicated. It is in deference to this supposed latent feeling that I wish to make a plain statement of that case from a side which has not been much heard in THE INDEPENDENT.

I begin by calling attention to the fact that there is in our time an evident disposition to give a favorable reception to any newly discovered document. The valuable discoveries of Cureton, Tischendorf and others have awakened the expectation that other valuable discoveries will be made. When any old manuscript is brought to light, it comes with a presumption of genuineness in its favor. Its credentials are hardly asked for, or are not critically examined. We need not say that this has been the way in which the Didache has been received. An immense amount of critical labor has been expended on it; but this labor has been directed to determine the question of its great antiquity. That has been, for the most part, assumed with little serious questioning. Having taken for granted its almost apostolic origin the main point has been to determine its relations to other and more recent productions.

In reference to this, as to any other professedly important document of antiquity, there are two questions. First, is the Didache really of a very early origin; and second, does the only manuscript we have of it, written in 1056, represent it just as it originally came from the hands of its author or compiler? This second question is as important as the first. For it would profit us little to know that the Didache is of the very earliest origin, unless we had some good assurance that we possess it in its original uncorrupted state. If it had been interpolated or corrupted to any extent, to that extent it ceases to be authority.

The reasons for supposing that the Didache is very old are: 1. It is mentioned by Eusebius and Athanasius, and Nicephorus. 2. It is quoted by Clement of Alexandria, who calls it Scripture, and also by Augustine, who also calls it Scripture, and by Boniface, the great missionary to Germany. 3. It constitutes the basis of the Apostolic Church Order and the 7th book of the Apostolic Constitutions. 4. Some have noticed in it a certain "archaic tone" by which they recognize at once its antiquity. A fifth reason might be given—viz., it mentions certain things which no other early book mentions. But, where it is the only authority for any rite, officer, or custom in the early Church, so far from furnishing a proof that that rite, officer, or custom existed, its very peculiarity might throw doubts on its antiquity. Its antiquity and integrity must be established before it can be used as authority.

If it were certain that Eusebius and Athanasius mention the Didache by name, that would settle the question as to its existence in the fourth century and earlier. The only question then would be as to its integrity. The facts in the case are that Eusebius mentions, among the spurious books, a book which he describes as the "so-called Teachings of the Apostles," and Athanasius, in the same way mentions the "so-called Teachings of the Apostles." Our little book has a double title: "Teaching of the Twelve Apostles; or, Teaching of the Lord through the Twelve Apostles to the Gentiles." The titles are alike, but not the same. Was the Didache the only book in the fourth century which might be called Teaching of the Apostles, or of the Twelve Apostles? Was our book always called by the same name, the Didache? Dr. Schaff, for what reason I know not, suggests that the first name was given by a transcriber, and that the second, longer title, was the original. Cotelerius states that there were many books called by the general name of Teaching of the Apostles. In our times there are two books, one by Pressensé and the other by Archdeacon Farrar, called "The Early Days of Christianity"; and Dr. Fisher has a book called "The Beginnings of Christianity." Two hundred years from now it might be easy to think that these three names designate one and the same book. If, for example, Dr. Fisher's book should live and be famous (not a violent supposition), the future critic might think that the men of our time were speaking of his valuable book, whenever they spoke of the "Early Days of Christianity." It is very nearly the title of Dr. Fisher's book. There is not much difference between the "Beginning," and the "Early Days." It will give us a further idea as to how far we may identify early books by their title, to call to mind that one of the books made prominent by the Didache investigations is known by several names: "The Two Ways," and the "Judgment of Peter"; and what Professors Schaff, Harris and others call the "Apostolic Canons" are supposed to be the same book. Indeed, some suppose that these names were given to the first six chapters of the Didache! It has been noticed, too, that Athanasius says that the so called Teaching of the Apostles was profitable for the instruction of catechumens. As this is true only of the first part of the Didache it has been argued therefrom that Athanasius could not have meant the Didache as we now have it. On the whole, instead of saying confidently that Eusebius and Athanasius mention the Didache, it would be more prudent to say simply that they mention a book, or books having very nearly the same name.

If we were right sure of the testimony of Eusebius and Athanasius, we would have little need of that of Nicephorus Patriarch of Constantinople, who died in 828. He mentions in a list of Apocryphal books, a Teaching of the Apostles (*Doctrina Apostolorum*). Of course it is supposed that this could have been nothing else than the Didache, just as we have it. In confirmation of this it is said that Nicephorus states that the *Doctrina* contained 200 lines; and the Didache, in the discovered manuscript, contained 203 lines. This is an interesting coincidence, and only fails to carry full conviction because we cannot be perfectly sure that the lines are exactly or about the same length in all manuscripts. Moreover, rather unfortunately for us, Nicephorus mentions the length of some other books whose size we know; and if the lines of those books were the same length of those of the *Doctrina*, then the book he mentions was only about half as large as our Didache. Unless omnipotent conjecture should help us out I am afraid we will have to conclude that the *Doctrina* of Nicephorus was probably not the Didache as we now have it.

But if we should be compelled to admit that the testimony of Eusebius and the others is not quite so conclusive as we could wish it, perhaps we will get along better with the quotations from it. The first writer who quotes the Didache (if we pass by Hermas, Barnabas, and the Apostle John, who might have known the Didache in his later days) is Clement of Alexandria. I believe I was the first in this country to locate definitely the quotation from Clement (*National Baptist*, April 24th, 1884). But this is by the way. The question is, Did Clement quote the Didache? All we can say in answer is, that he quotes a sentence which is found in the Didache. (1 *Strom.*, c. 20, near the close.) The same sentence is found in the Apostolic Canons, and Clement might have quoted from that. Exactly the same words do not occur in any two of the three Clement expressly quotes. Whether the saying quoted is original with the Canons or the Didache no one can certainly say. Four suppositions are possible: 1, The Didache quoted from the Canons; 2, the Canons quoted from the Didache; 3, both quoted from a third original source; 4, the Didache and the Canons are one and the same book, with variations.

We notice next the quotation which Augustine makes from the Didache. It is found in the comments on the cxlvith Psalm, column 1,910 of the thirty-seventh volume of Migne's "Latin Patrology." It is this:

> "In another place the Scripture saith: Let thine alms sweat in thy hand until thou hast found a just man to whom thou mayst give."

The manner in which Professor Brown jumps to the conclusion that Augustine quoted this from the Didache, is interesting and characteristic. How could he know that Augustine quoted from the Didache? From whom did the Didache quote? The Didache says: "It hath also been said, Let thine alms," etc. Said by whom? By Augustine? Possibly. By some one else? More likely. Until we know certainly that the Didache, in the form in which we have it, is older than Augustine, there is just as much reason to suppose that the Didache quoted Augustine as that Augustine quoted the Didache. The only thing we know certainly is, that substantially the same passage is quoted by both.

There is a very interesting fragment, a part of the Didache, quoted by Boniface, the Apostle of the Germans, who died in 755. But one of the most interesting things about this interesting fragment from the Didache is that it very materially differs from the Didache as we now have it. The failure of Boniface to follow the Didache is a puzzle to the critics. Why he did not do it we cannot positively say. Possibly he had never seen it. The simple fact in the case is that the fragment is much more like the Canons than the Didache. The Fragment is called *Doctrina Apostolorum*.

The truth about the whole matter is that there is no certain proof that Clement, or Augustine, or Boniface, or any one else ever quoted the Didache as we now have it.

I think it is generally agreed among scholars that those critics who in the jubilant days following the first publi-

cation of the Didache in this country talked about its "archaic tone" came very near to making themselves ridiculous.

If we turn from what is said about the Didache to the book itself, we see in the first place that it may naturally be divided into two parts. The first part consists of ethical teachings. It is the description of "The Two Ways." The second part, beginning with the sixth chapter and going on to the close, is ceremonial or liturgical. The first part is suitable for the instruction of catechumens; the second is addressed to the Church. These two parts have no natural connection with each other. The first part is complete in itself. Bryennios thought this the older, the apostolical part of the book. The second part he considered later and of comparatively little value. That the first part was not necessarily connected with the second is shown by the fact that we have it in other connections. Here it is, with immaterial assertions, in the "Ecclesiastical Canons of the Holy Apostles." And here it is again in the Coptic Constitutions. The matter of it, and in the same order in which the Didache gives it, is found in the first part of the 7th Book of the Apostolic Constitutions. In all these it is not simply loose material; it is a consistent whole. It is this first part that Clement of Alexandria quotes; and that Augustine is said (by Dr. Brown) to quote. If we should discard the name "Teachings of the Twelve Apostles," as Dr. Schaff intimates might be done, there is no proof of the antiquity of the Didache which might not apply as well to the Coptic Constitutions, or the Ecclesiastical Canons.

The fact that the Coptic Constitutions, the Seventh Book of the Apostolic Constitutions, and the first five chapters of the Didache, have the same matter in common, makes it necessary for us to take one as original and the others as based upon it, or else to take two of them as substantially the same. Of the five chapters the Coptic Constitutions and the Seventh Book have everything except about ten lines in the first chapter. The Seventh Book has everything except the beginning of the first chapter and the ten lines already excepted. The Coptic Constitutions has everything except the afore-mentioned ten lines, another passage in the first chapter, about half of the fourth chapter, and the whole of the fifth, which describes "the way of death," one of the "two ways."

As the beginning of the first chapter, and the second, third, and half of the fourth chapter of the Didache correspond, in large part, sentence for sentence with the Coptic Constitutions, we might say that the first part of the Didache not only resembles, but *is* the Coptic Constitutions with additions and enlargements and abridgements. If it be asked, Why not say that the Coptic Constitutions is a changed Didache? the answer is: 1. The Coptic Constitutions is simple, consistent, homogeneous throughout. 2. If it had based on the Didache it would hardly have omitted the striking chapter on the way of death, and there is no apparent reason why it should have left out the latter part of the fourth chapter. But this is only part of the answer. The other part is that the Didache is not homogeneous; and the first chapter of it, in which it differs most from the Coptic Constitutions, is a plain compilation. This first chapter represents at least four different authors. The first six or seven lines correspond very closely with the Coptic Constitutions; the next six or seven lines correspond with the Seventh Book. Then follows a passage, the ten lines already mentioned, reflecting, partly quoting, the Second Commandment of Hermas; and then, closing, there is a quoted proverb. The insertion of this new matter breaks the connection, and renders the chapter awkward and inconsequential. I called attention to the character of this first chapter in the *Baptist Review* of July, 1884. Later Professor Warfield in a learned and elaborate article pointed out the evidences of interpolations and additions. A note by Dr. Warfield in Schaff's "Teaching," pp. 220-225, is in the same line.

The existence of matter from four different sources in the first chapter of the Didache demonstrates that the Didache, as we now have it, is later than any of the books from which it borrows. This, at least, is what we must think unless we suppose that the books named all quoted from the Didache! In that case, however, we have to account for the fact that the matter of the first chapter is all in a jumble.

No one ought to expect a book like the Didache to remain the same from generation to generation. It is the very kind of a book to be tampered with. Being made up of moral precepts it might be enlarged or diminished almost at will. If it had been originally compiled, as some suppose, in the first century, it would be very rash to take the form in which it existed in the fourth century as representing original apostolic teaching. This is true of the first five chapters. It is true in a higher degree of the liturgical parts of the book; for in the first centuries every great church had its own liturgy, which, at least in form, it might easily change. So far as I have observed all who have written on the Didache have taken for granted that it developed; that it had a first form from which there was greater or less divergence. None have supposed that we have absolutely that first form; and yet there are those who insist on using the Didache as authority for the first age. Harnack so used it. Dr. Schaff describes it, as we now have it, as "the oldest Church Manual," and rejoices in it as "a contribution to the history of that mysterious period between A.D. 70 and 150." The plain truth is, the first five chapters, that part which has the chief claims to antiquity, does not give us one single line which we did not have before. The quotation by Augustine brings to light the only line that was lacking. It is the first five chapters that have bolstered and given respectability to the succeeding ecclesiastical chapters. These chapters are the cloth of frieze linked to the cloth of gold. If they had come alone no one would have received them. Except in connection with their brother chapters they are entirely without credentials. If the Didache, as we now have it, in its first chapter quoted the Seventh Book, it would necessarily follow that the later chapters on Church matters are partly an abridgement of that book, and partly original, representing some school different from that of the Seventh Book. I say nothing now of these later chapters. They open the way for limitless conjecture.

The case of the Didache is the case of the Didache as we now have it. I have intended this article as a protest against accepting it as one of the recognized authorities in Church history, and as an appeal from the too hasty decisions of scholars more or less dazed by the brilliancy of the discovery to the calmer judgment of cooler men, or of those scholars themselves, after their fever shall have abated somewhat.

## School and College.

THE annual meeting of the Department of Superintendence of the National Educational Association was held in this city last week. This department consists of the Superintendents of public schools of the various States and cities. There was a large attendance of superintendents, most of the States being represented. Papers were read on various topics, and discussions followed. Among the papers was one on school statistics and legislation, by Mr. La Follette, of Indiana. He made a plea for a better basis of statistical enumeration. The discussson on this subject drifted into criticisms on the work of the National Bureau of Education. Some thought that it presented too many statistics, and others thought it would do far better work if it had an adequate appropriation from Congress. Mr. Patterson, of New Hampshire, made a strong plea for unsectarian shools. He thought that the teaching in public schools should always be moral and religious, but strictly undenominational. Considerable time was devoted to the discussion of the subject of the education exhibit in the World's Fair of 1892. A resolution was adopted expressing sympathy with American authors in the efforts they are now making to obtain from Congress an international copyright law. On the subject of "City School System—What is the Best Plan of Organization," the feeling seemed to be that the most important thing is to keep politics out of it.

....The attendance at Marietta College, Marietta, O., is increasing year by year. There are ninety-five in the college classes—more than ever before in the fifty-four years of its history. Fifty-six are members of churches, of whom twenty-two are looking to the ministry. One is a Persian, fitting to teach in the mission college. Two Indians, active, religious men, are fitting for higher service among their people.

....Under the wise management of President Slocum, Colorado College has had a highly prosperous year. There has been a large increase in students, and important additions have been made to the faculty. A new dormitory for young men has been completed at a cost of $20,000, and very successful efforts are being put forth for securing a girls' hall before next September.

....The National Educational Association and Council of Education will hold their next Annual Conventions at St. Paul, Minn., July 4th to 11th, 1890. The Hon. James H. Canfield, of Lawrence, Kan., is President of the Association. It is expected that there will be twenty thousand teachers present from all points of the Union.

...In the State oratorical contest recently held at Lawrence, Kansas, the representative of Washburn College was awarded the first place. This is the second consecutive award to Washburn College in competition with the leading educational institutions of the State including the State University.

....Miss Mary A. Greene, LL.B., is delivering a course of lectures at Lasell Seminary, Auburndale, Mass., on "Business Law for Women." Miss Greene specializes the legal points most important to the conditions of women. Her lectures are cordially received.

....The Hon. Warren Currier, of St. Louis, has founded a scholarship of $1,000 in Colorado College, to be known as *The Currier Scholarship.*"

## Personalities.

IN addition to being extremely practical in his thoughts and processes, Edison has a rich imagination of a creating sort, and moods of ideal dreaming in his particular line. One day at dinner he suddenly spoke, as if out of a deep revery, saying what a great thing it would be if a man could have all the component atoms of himself under complete control, detachable and adjustable at will. "For instance," he explained, "then I could say to one particular atom in me—call it atom No. 4,320—'Go and be part of a rose for a while.' All the atoms could be sent off to become parts of different minerals, plants and other substances. Then, if by just pressing a little push-button they could be called together again, they would bring back their experiences while they were parts of those different substances, and I should have the benefit of the knowledge." Of course this was only a passing fancy, an imaginative way of expressing the constant desire which exists in the inventor's mind for a more intimate knowledge of the nature of things concerning which he has already learned so much.

....When Vice-President Morton was Minister to France he had occasion one day to go to the South of France with a company of Americans to attend the dedication of the monument to Lafayette. At Lyons they had to remain some time waiting a train. Mr. Morton and the pastor of the American chapel in Paris, sat down together in the hotel parlor, and soon Colonel Ochiltree, then member of Congress from Texas, joined them. As usual he was full of his stories, and as usual he interlarded them with abundant profanity. Before long Mr. Morton interrupted him, "Mr. Ochiltree," said he, "I wish you wouldn't swear so in telling your stories. If the story is a good one it is not improved any by oaths, and more than that, it is not right; and besides that you ought to remember that you are sitting *between two ministers.*" Colonel Ochiltree was silent and evidently greatly astonished, and was hardly able to finish the story.

....Jules Verne lives at Amiens, the capital of the department of Somme, France. Verne is not the distinguished novelist's real patronymic. His family name is Olchewitz, which is decidedly more in keeping with his Polish origin, for by birth he is a Pole. Jules left his native Warsaw when a youth of eighteen, and during his years of early struggle in Paris was often indebted to his elder brother William for the means of procuring the necessaries of life. He is now sixty-eight years of age, is the youngest of three brothers, of whom the eldest died about a year ago, at the remarkable age of 110. Casting about for a pen-name, he adopted the expedient of translating the initial syllables of his family name (which in English means "beech") into its French equivalent, *Verne.* He is now engaged on a great work, which will give a full revelation in regard to his true name and early Parisian experiences.

....One of the few remaining veterans of the first Napoleon's wars lost his life through the Brazilian revolution. Old William Schrenweher, who was born in Hanover, in January, 1789, made the campaign of Russia in 1812, under Napoleon, and fought against him in Leipzig under Blucher. He emigrated to Brazil in 1820, and served for some years in the body-guard of the first Emperor Dom Pedro. He was for a long time personally attached to the service of the boy Crown Prince, afterward Dom Pedro II. He lived at Parana, in Southern Brazil, on a pension from the Emperor. Last year he kept his hundredth birthday. He died of shock a few hours after hearing the news of his master's deposition and expulsion from the country.

## Pebbles.

ANCIENT spinsterhood is the flirt's punishment for contempt of court.—*Puck.*

....When the Yale freshman kissed a New Haven girl she said she felt down in the mouth.

....It's curious how much more apt a girl's hair is to fall down when it is all her own.—*Terre Haute Express.*

....The Chinese always begin the new year by paying their debts. What a heathenish custom!—*Minneapolis Journal.*

... To what American summer resort would the ancient Roman senator betake himself when his clothes got shabby? *Sorry-toga*, of course.

....Should earthquakes be referred to as "real estate movements," or "matters in connection with ground rents?"—*Boston Courier.*

....Left at this office a "grip," marked "E. P. Demic"; material, Russia; has evidently seen much travel and is the property of an uncommercial and influenzial traveler.

....*Mother:* "You'd better put on a veil. The wind will chap your face." *Clara:* "Never mind. A chap never hurts my face. I rather enjoy the sensation."—*Boston Herald.*

....Henpecked.—"So! I hear you have just returned from your wedding journey to Rome. What was it that delighted you most there?" "The— Oh, my wife."—*Fliegende Blätter.*

....About the Size of It.—*Tommy:* "Paw, what is 'Senatorial courtesy?'" *Mr. Figg:* "It means that no Senator is expected to ask another one what he paid for his seat."—*Terra Haute Express,*

....Geography.—*Teacher* (to dull boy of the class): "Which New England State has two capitals?" *Boy:* "New Hampshire." *Teacher:* "Indeed! Name them." *Boy:* "Capital N and capital H."—*Harper's Bazar.*

....Not Dealing in Futures.—(At the perfume counter.) *Clerk* (handing out a bottle): "This, madam, is the 'Sweet By-and-by.'" *Lady* (smelling it): "Umph! It may be sweet by-and-by, but it's *awful* now."—*Harper's Bazar.*

....He stole a kiss from an artless miss:
"You're a heartless thief," quoth she.
"I'm a 'heartless thief,' but you're the thief
That stole my heart," saith he.

....She was Right.—*Mabel:* "Did you hear that Bessie Willis was married yesterday to Tom Guzzier?" *Maud:* "Really? I thought she would be the last person to marry him." *Mabel:* "Well, she was, wasn't she?"—*Harvard Lampoon.*

....The health journals and the doctors all agree that the best and most wholesome part of the ordinary New England country doughnut is the hole. The larger the hole, they say, the better the doughnut.—*Our Dumb Animals.*

....Fashion met Death at a dance one day,
He with his sickle, she with her fan;
He clumsily slashed her dress, they say,
That's how the décolleté style began.
—*Pittsburg Bulletin.*

....A gentleman made a rockery in front of his house, in which he planted some beautiful ferns, and, having put the following notice, found it efficient and less expensive than spring-guns and man-traps. The fear-inspiring inscription was: "Beggars, beware! Scolopendriums and polypodiums are set here!"—*Chatterbox.*

....A palindrome is a word or sentence that reads alike backward and forward. One of the best is Adam's first observation to Eve—"Madam I'm Adam." Another is the reply of Napoleon when at St. Helena. On being asked by an Englishman if he could have sacked London, he is said to have replied: "Able was I ere I saw Elba."—*Exchange.*

# Sanitary.

## CARE OF PRISONS AND PRISONERS.

THERE is no part of population, as to which society has more reason to be concerned, than that of the prison and the jail. If epidemics break out here they are not confined to four walls, and the still greater evils of criminality have here their record. We need to study carefully all problems that relate to this class, alike in *their* interest and in the interest of the whole people.

It is well the subject is now attracting so much attention in this country. In its study a recent work, which has been reviewed in the columns of THE INDEPENDENT, will be found valuable. It is entitled "Penological and Preventive Principles," and is by Wm. Tallock, who for more than twenty years has been the Secretary of the Howard Association, London, and who has visited prisons much and written often as to the care of criminals.

The book is valuable not for any novelty, but for its survey of the whole field of penology and its arguments as to laws, methods, etc. It first discusses the principles essential in diminishing crime and pauperism. It takes for granted the relations between crime and poverty, idleness and thriftlessness.

The first great caution is "that the proposed means of restricting social maladies do not become encouragements of the very evils repressed." It next claims that "in relation to criminals the three-fold combination of prevention, repression and reformation needs to be maintained in unremitting activity." He regards parental neglect, intemperance and lust as the great moving or immediate causes of crime. The most "efficient means of diminishing offenses are to be found in a combination of magisterial and philanthropic activity, with a vigilant but merciful police supervision." All philanthropic effort must have a Christian basis.

Our author next discusses the limited efficiency of long imprisonments. They do prevent the person from so frequent a committal of crime; but in other respects are not as deterrent as theory would suggest. The chief element is not time, but how the time of the prisoner is made to influence the person. We are fully in agreement with the writer as to the evils of assemblage and as to the value of cellular confinement. He will not call this solitary confinement, since one of its objects is such separation from bad company as to allow visits, teaching, and some work in the cell. After citing many authorities he concludes that the associated prison plan is "a welcome indulgence to the vile, a cruelty to the novice, and a corrupting evil to all."

He claims "that comparatively short periods, as one or two years of cellular imprisonment, are more deterrent as well as more reformatory than are ten years of punishment in association." It is not length of detention, but rather the continuous, unpleasant memory of sharp but brief incarceration that tends to be effectual. He shows that while classification somewhat diminishes evils it is no substitute. We hope his views on these subjects will be well studied by American penologists.

As to the matter of the health of prisoners, our author takes the humanitarian and Christian view that the imprisonment is not to be rendered more distasteful by any conditions favoring ill-health. The fact as to most English prisons is that the system, the regulated labor and the substantial diet tend rather to increase longevity.

The class of habitual offenders, repeaters or recidivates, are especially difficult to deal with. In jails and too often in prisons, there are those who fall into repeated crime because of the temptations of drink. As to the hardened criminals who pursue crime as a business of which they are fond, it is unfortunate that so many of them are orderly in prison and by good behavior shorten their terms and get back again to their vocation. As to these we think that longer, even life sentences are desirable. The system of police supervision as adopted in England requires prisoners when released with a sentence of "supervision" to report to the police each month or to notify of any change of residence. Failing of this they are at once liable to re-imprisonment. It is said that with cellular imprisonment, short sentences and supervision afterward "four-fifths of the prisoners who have undergone a first incarceration, separated from others, avoid prisons ever after, but nearly one-half of those twice imprisoned return for a third time or more."

The author is an advocate for prison labor on the ground that it helps in the reformation of the prisoner, is his right, and can be so conducted as not to interfere with any outside industry. He advocates hard labor with cellular separation and without steam machinery. On the subject of prison visitation the claim is that more can be done for preventing crime and in dealing with the prisoner after release than by any general system of prison visitation. While attention to mental and moral education should be given in the jails, etc., the time has passed for any promiscuous effort of those who do not understand the needs of prison discipline and the modes of best reaching prisoners.

The aid of discharged prisoners, especially those who have been imprisoned but once, is especially urged. Not such aid as supports them, but such as gives aid until work can be obtained and better associations formed.

The State can well afford to aid in this, since the prevention of crime is "one of the cheapest developments of social wisdom and one of the most genuine operations of political economy." "Indeterminate sentences" and "Parole" methods are well discussed.

We have thus sought to direct special attention to this subject because it so much involves the welfare of all society. The recent change in method in New York State especially should be watched with zealous interest, for if properly carried out it will mark a great advance. It has to do with both physical and moral health. A prison should be kept in perfect sanitary condition, and this cannot be secured without cheerful conditions.

# Music.

THE presentation of "Rheingold" at the Metropolitan on Friday, for the first time this winter, drew the moderate-sized audience which appears to be the work's present fortune here. Undoubtedly, if this "fore-evening" and prolog to Wagner's Nibelungen trilogy were mounted properly, and if the degree of taste and of stage-art of one of our representative local theaters had been associated with its American production (which was a noteworthy occurrence of last winter), this shortest of the music-dramas would have proved itself last year and would show itself now a somewhat more satisfactory matter to the treasury of the Opera House and to the public. This is clear—in spite of the more serious and fundamental excuses for a certain popular indifference to it. On this occasion, however (the revival of the Prolog for the season), the presence of Mr. Vogl as *Loge* gave the work particular interest. This it afforded especially to those in the audience who had not seen, in one or another European opera center, Mr. Vogl's famous extraordinary presentation of a part that affords singular opportunities for very subtle and artistic dramatic work. Mr. Max Alvary was the *Loge* of the piece last winter for us. In his portrayal (his last appearances in it especially), he gave a picturesque, vivacious and conscientiously studied conception of Wagner's primitive Satan and Mephistopheles. Mr. Alvary's presentment of *Loge*, however, lacked force. It did not more than suggest the saturnine and potent elements of *Loge's* nature, that give it a certain repose and hateful fixedness, in spite of all the fire-god's mere trickiness and skipping and mocking and in spite of Mr. Alvary's intent to do just that thing. In his aim at making clear *Loge's* physical and mental superiority and alertness, Mr. Alvary verged to the superficial and flippant. His *Loge* was not so much a Scandinavian Devil as an early form of the Greek Hermes. Mr. Vogl is older and maturer. He does not sing the music as well as Mr. Alvary; but gives the strength of the part Hermes. Mr. Vogl is older: and maturer artist is there none. He cannot at his time of life sing the purely lyric portions of the music as effectively as Mr. Alvary; but he sings it better from the standpoint of vocal art, and from him many conversational and declamatory passages have a finer significance. But, especially, Mr. Vogl gives the strength of the part more play and significance. His *Loge* does not attract the eye. Indeed, *Loge* should not attract. Mr. Vogl aims to express the deep treachery and malignancy at the bottom of the rôle. Sometimes it is by only a side-glance here and a facial change there; but the effect is made. Dramatically his idea of the poet is thus remarkably forcible and intelligent, and one to which all successors in it will do well to pay a certain deference. Perfectly satisfactory it is not. We have seen *Loges* and *Loges*, and one that will present the outward and intellectual attributes of the rôle in a just and happy unity is yet to come. To act and inflect its lines acceptably calls for exceptional gifts. But Mr. Vogl is the best of a half-dozen tenors in it. Much better must he have been fifteen years ago, when his voice (remarkably preserved as it is in this day) required no apologetics, and when his stage presence did not so often betray itself as that of an old man. In regard to the remaining singers in the music drama Mr. Kalisch made the best *Mime* vocally or as acting that New York has had the fortune to see and hear, and he added another proof of his thorough usefulness in the Metropolitan's company. Mr. Fischer has no superior when it regards singing *Wotan's* music, and took his old part with his old success. The other singers' work calls for no special comment. The orchestra, under Mr. Seidl, showed once more what quality can do to atone for quantity in a band. As we have before said, the scenery for the "Rheingold" at our Opera House is largely a dauby caricature of what it should be, the stage management about that of a medieval miracle-play, and everything that relates to its external sources of attraction and pictorial effect misleading, crude and botchy. This week the performance of all the Wagnerian repertory of the Opera House, now complete except as to "Parsifal," is being undertaken with the full strength of the season's large company.

Mr. Frank van der Stucken's concert on Tuesday afternoon, in Chickering Hall, was a very good one, which it was expected to be. It was also well attended, which it is not safe to predict for all of even the attractive entertainments of this winter. In this city the practical point of any discussions as to "woman in music" appears to be her present indispensable and indefatigable support to afternoon concerts and to the opera-matinées, in a country where the men have their day's work to do. At some entertainments the female patronage is so in the ascendant that it does not need much of a stretch of the manly imagination to fancy one's self in a "mother's meeting," or the grand congress of a ladies' temperance society, or a woman's suffrage convention, in which matters of more general and juicy interest as the styles of bonnets or new fashions in frocks are to be added to the severer topics. In one afternoon concert, the other afternoon, fourteen women were counted before the first masculine exception was discovered; and for no very good reason he looked exceedingly shy and out of place. However, not to be further wandering from the text of Mr. Van der Stucken's concert, the soloists were Mrs. Carl Alves, who is always an enjoyable singer, and Miss Marie Geselschap, pianist (who has been spoken of in this paper as a superior young artist), the latter playing Beethoven's E Flat Concerto. Haydn's B Major Symphony and Bach's Suite in D Major, were the other orchestral numbers. For Mr. Van der Stucken's next concert, Thursday afternoon, March 13th, the soloists will be Mr. Emil Fischer, bass, and Mr. Alexander Lambert, pianist; and the program, Mozart's G Minor Symphony, Chopin's Pianoforte F Minor Concerto, a Suite by Gluck, and air from Boieldieu's "John of Paris" and some classical songs.

# News of the Week.

## DOMESTIC.

THE Senate in executive session has ratified the British extradition treaty. The treaty makes these crimes extraditable, in addition to those specified in the treaty of 1842:

"Manslaughter; counterfeiting or altering money or putting the same in circulation; embezzlement; larceny; fraud by bailee, banker, agent, factor, trustee, director, member or officer of any company made criminal by the laws of both countries; perjury or subornation of perjury; rape, abduction, child stealing, kidnapping; burglary; piracy, by the law of nations; mutiny at sea, wrongfully sinking or destroying a vessel or attempting to do so, assaults on the high seas; crimes and offenses against the laws of both countries for the suppression of slavery and slave-trading."

Extradition is not to be had for political offenses, nor is any person surrendered by either party to be tried for any other offense than the one for which he is extradited. The treaty does not apply to crimes committed before its ratification. The discussion lasted two hours, and two changes of importance were adopted by the Senate. The word "voluntary" was inserted before "manslaughter," thus limiting the degree of that crime, which is made extraditable. The paragraph relating to the crime of obtaining money or goods under false pretenses was substantially modified, if not stricken out. With these changes, the treaty is said to have met the approval of Democratic Senators, and the vote in its favor is understood to have been practically unanimous.

....The storage dam built across Hassayampa River, Arizona, by the Walnut Grove Water Storage Company, at a cost of $600,000, gave way on the 22d inst., under the pressure of a heavy flood. Forty persons are supposed to have lost their lives.

## FOREIGN.

....The Swiss Government has issued the program which is to form the basis of the work of the Labor Conference. It includes the following points:

"1. In what degree, if at all, should the State restrict Sunday work?

"2. What is the minimum age below which the employment of children in factories should be prohibited?

"3. What should be fixed as a maximum day's work for workmen or women under full age?

"4. Should the hours of compulsory attendance at school, which are now required by law, be counted as part of a day's work for juvenile workers?

"5. Should the maximum length of a day's work for juveniles vary according to the ages? and during what hours should the working time be fixed?

"6. What restrictions are necessary in the employment of women and children in unhealthy and dangerous occupations?

"7. Should the State permit the employment of women and children in occupations carried on at night-time?

"8. How can the State best put into effect and enforce the labor regulations it makes?"

Finally, the program submits to the Conference the proposition for periodical labor conferences, which will become an established institution if this Conference approves the idea.

....The Cartel Parties have as yet secured only 74 seats in the new Reichstag, as against 213 held by them previously. The following is a comparison between the strength of the various parties in the last Reichstag and their strength in the new body so far as definitely known: Conservatives, formerly 78, now 48; Imperialists, formerly 39, now 12: National Liberals, formerly 92, mow 14; Centrists, formerly 103, now 86; Freisinnige Party, formerly 35, now 20; Socialists, formerly 11, now 20. The Socialist vote in Saxony has increased 86,873, mainly at the expense of the Cartel Parties. The Conservative leader, Helldorf, is defeated. Puttkamer is re-elected. Bennigsen will run against a Socialist in the second ballot. The Dutch Socialists, Vanbewren, Domela and Mewenhaus, who were arrested in Berlin, have been expelled from the city.

....Russia has demanded from Bulgaria the payment of 3,000,000 rubles, arrears of money due on account of the occupation of that country by the Russian Army in 1878 and 1879. By the treaty of Berlin, July, 1878, it was provided that Russia should maintain a military occupation of Eastern Rumelia for nine months, in order to guarantee the tranquillity of the country. As is usual in such cases, the expenses of the army were to be assessed upon the province, and Russia now demands payment.

....In the House of Commons, Ottawa, on February 21st, the great two weeks' debate on the bill of Dalton McCarthy, Q. C., to abolish the use of the French language in the Northwest Legislature and courts was brought to a close. On the division the bill was rejected by adoption of a Government amendment referring the question to a vote of the people in the Northwest by a vote of 199 yeas to 50 nays. McCarthy gave notice that he would bring this question up again next session.

....Dr. Nansen, the celebrated naturalist and explorer, in a lecture delivered at Christiania, proposed to employ in polar exploration a ship constructed for this purpose, and upon such a model that the ice-pinch would lift and not crush her. In such a ship he would proceed to Behring Sea and the New Siberian Islands, whence he thinks there is a current toward the North Pole.

....The Government of Ontario has been waited upon by a large delegation interested in fostering the Canadian National Sentiment. It is proposed to celebrate in the public schools the more important anniversaries of the Dominion.

**NOTICES.**

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# The Independent.

251 Broadway, opp. City Hall Park.

NEW YORK, FEBRUARY 27th, 1890.

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## MURDER IS MURDER.

MURDER is murder, and therefore abhorrent in most of the communities of this country; but in some sections of the South, notably in Leflore County, Miss., Barnwell County, S. C., and Iberia Parish, La., murder is simply killing, and therefore excusable. This we say because it is a stern fact, not because we have any prejudice or ill-will against the South. When a crime of more than ordinary atrocity is reported, particularly if it be a political crime, the better portion of the press of the South denounces it as "horrible, but"— There should be no buts about it. Murder should be murder in one community as much as in another; and the first duty of the citizens of that community is to apprehend and punish the murderers.

When the question of calling upon the Attorney-General for a report in the case of the assassination of Deputy Marshal Saunders, near Quincy, Fla., came up in the Senate last week, one of the Senators of that State—Mr. Pascoe—said that the "first consideration" was to "purge the judicial offices" in that State of "corruption and impurity." Begging the pardon of the noble Senator, that is not the first consideration at all. The first consideration, when a horrible crime like that has been committed, is to find and punish the assassins. This was a most cowardly assassination of an officer, the exercise of whose duties had made him objectionable to the law-breakers of that vicinity.

The circumstances of the crime are of a peculiarly shocking character. He rides out of Quincy in a buggy with a man named Mitchell on an invitation to visit a neighboring farm. In the course of an hour or two Mitchell returns with his dead body in the buggy, hands it over to the United States Marshal with the remark: "Here is his —— body." Mitchell then rides off and no one questions him or thinks of arresting him. Such open violence of law, such violence against the most fundamental interests of society, should have aroused instantly the whole State, and all reputable citizens should have joined in searching out and delivering over the assassin to justice. And when the matter comes before the Senate of the United States, and the Attorney-General is called upon for full information in regard to the murder, the two Democratic Senators from Florida will do their utmost to prevent the resolution from passing in its original shape. They insist upon tacking to it amendments implying that the administration of the United States officials in Florida has been corrupt, and that that fact was ample provocation for the crime committed. Of course the amendments were rejected. The immediate business of the Government of the United States is to re-assert its authority in those sections of Florida where it has been defied. The crime committed was a crime against the United States Government, and if the Government has not power or the purpose to vindicate its own process, it is not a government of the people, by the people, and for the people. Now that this resolution has been passed by the Senate we hope that all the facts will be inquired into and spread before the public, and that whatever may be necessary to vindicate the authority of the United States may be done as speedily as possible.

The interests of the people of Florida, of the Governor of the State, and of the Representatives of the State in both Houses of Congress are, or should be, identical with those of the United States. If the United States Court in Florida or anywhere else in the South or North, has been corrupt in its administration, if any of the judicial officers have done wrong, that is a matter for independent investigation; and that we, in common with all the people of this country, demand, the moment this other matter is out of the way. For the present there is but one thing to be done, and that is to hunt down and bring to justice the cowardly assassin of Deputy U. S. Marshal Saunders.

## THE SOCIALISTS AND THE GERMAN ELECTION.

IT is not at all a strange pass that things have come to that, for the solution of the questions of Socialism, we seem to have to go to the Government most arbitrarily governed of all in Europe except Russia, and that it is in Russia that the Nihilistic extreme of Socialism has its home. It is necessarily so; restraint strengthens the cause held in unjust check.

It has been for nearly ten years the problem of Germany, how to restrain the Socialists by paternalism while granting their demands. Germany has gone farther in the line of Socialism by its system of enforced workingmen's insurance than any other country of Europe. At the same time the Reichstag has renewed, time after time, the severe law, under which the police authorities have power to suppress any Socialistic meeting, to suppress its newspapers, and to expel its leaders. Under this law the Socialist Singer, who has just been re-elected to the Reichstag from a Berlin district, was compelled to leave the city when the session of the Reichstag was ended.

Suppression fosters growth. Martyrs breed converts. Socialists expelled went everywhere preaching their faith. It was evident that they were rapidly increasing in numbers. More must be done to cajole them into the support of the Government. If they would not come to the Government the Government must go to them, and this is part of the explanation of the late imperial rescripts. It is by no means clear that Prince Bismarck approves the Emperor's call for a conference between the Governments of Europe as to whether they cannot agree to grant a good part of what the workmen through their strikes demand, in the way of shorter hours and limitation of the work of women and minors.

But if it was the hope of the somewhat headstrong Emperor to head off the Socialistic advance he has utterly failed. They were right who believed it would rather increase their vote. Their direct representation in the Reichstag is increased from eleven to thirty-five or forty, and the votes cast by them from about seven hundred thousand to over a million. The election has utterly broken down the combination by which Bismarck ruled the Reichstag. The Cartel majority, which held 213 seats in the late house, has thus far secured but 74, tho this number will be increased by the supplementory elections. A new combination will have to be made, and new terms continued with the Catholics, if Bismarck is to continue his rule of force. But we look for a growing conflict with the powers of the Crown, to the constant diminution of its prestige.

It must not be supposed that German Socialism means the same thing as Nihilism or Anarchism. Indeed, the German Socialists will have nothing to do with the Anarchists. They have expelled the latter from their ranks. Their demand is for social and labor reforms, most of which are already adopted in England and America. This is the reason why neither our Government nor the British has much interest in the questions which will come before the Labor Conference. The German Socialists have won a great part of their popularity before the electors by their position, regarded almost as treasonable, against the military system of the Empire. They oppose it bitterly, demand the reduction of the army, and the reference of disputes to arbitration, and on this ground offer an appeal of tremendous force to the young men who are conscripted into the army. They have all essential Christianity and all essential morality on their side in this matter. They are fighting the battles of humanity, and it is no wonder that the creators of armaments and the soldier dynasty fear them. The cities are returning heavy Socialistic votes, and electing Socialists to the Reichstag. The country will follow not far after them, and the doom of the house of Hohenzollern is not far off. The people remember 1848, and that day of revolution may come again. What will hold it back is the fear of Russia, not of republicanism, nor of Socialism, nor of France.

## CHRIST CRUCIFIED.

PAUL, referring in his First Epistle to the Corinthians to the period when he first came to Corinth, and also to his purpose in coming to that city, says: "For I determined to know nothing among you save Jesus Christ and him crucified." (I Cor. ii, 2.) Referring, also, to his ministry, as it had been conducted there, he says: "But we preach Christ crucified." (I Cor. i, 23.) By the term *crucified*, as here used, he undoubtedly meant the historic fact, as stated in the Gospel narrative, that Jesus of Nazareth had been put to death on the cross of Calvary. He proclaimed this fact, and meant to do so.

The Apostle, however, did not stop with the mere fact itself, but added thereto the *doctrine* which explains the nature, design and relations of the death of Christ, considered with reference to the salvation of sinners. In the same epistle he says: "For I delivered unto you first of all that which I also received, how that Christ *died for our sins* according to the Scriptures." (I Cor. xv, 3.) He not only stated the fact of Christ's death, but thus explained the fact, and in this way delivered unto the Corinthians what he designates as "the testimony of God." His knowledge on this subject, as he declared to the Galatians, came to him "by the revelation of Jesus Christ." (Gal. i, 12.) "Christ crucified," in the sense in which he preached him at Corinth, was not an idea which he had borrowed from the other Apostles, or which he himself originated. He "received" the idea by a direct and special revelation to him; and he made it his business when at Corinth, as well as elsewhere, to preach it to others. He preached the *doctrine* as well as the fact of "Christ crucified."

The death of Christ, according to this doctrine, is a *sacrificial offering* for human sinfulness, and, as such, the *basis* upon which God proceeds in the pardon, justification and salvation of sinners. It hence holds relations in the government of God, alike in respect to God and man, without any parallel in any other death that ever occurred. "Behold the Lamb of God," said John the Baptist in reference to Jesus, "which taketh away the sin of the world." (John i, 29.) Paul says: "For he [God] made him [Christ] to be sin [sin-offering] for us, who knew no sin, that he might be made the righteousness of God in him." (II Cor. v, 21.) Again he says: "Whom [Christ] God hath set forth to be a propitiation through faith in his blood, to declare his righteousness for the remission of sins that are past, through the forbearance of God; to declare, I say, at this time, his righteousness, that he might be just and the justifier of him which believeth in Jesus." (Rom. iii, 25, 26.) What John the Baptist said, and what the Apostle says in the two passages above quoted, clearly refer to the death of Christ, and make this death a *sin-offering* in human behalf.

This doctrine, as Paul tells us, was to the unbelieving Jews at Corinth "a stumbling-block," and to the Greeks "foolishness." These Jews did not believe that Jesus was the true Messiah, or that the Messiah whom they expected would be crucified, as was the fact with Jesus. Hence "Christ crucified," as preached by Paul, was to them "a stumbling-block." The unbelieving Greeks looked upon the doctrine as "foolishness," or as an empty and silly fable, having no foundation in truth, and worthy of no credence. (I Cor. i, 23.) These Jews and Greeks are not the only persons in the history of this world who have thus treated the New Testament doctrine of "Christ crucified." No one, upon simply looking at the spectacle of Christ dying as a man on the cross, would place any such construction upon the scene presented to his eye, or attach any special significance to that death. He certainly would not see Paul's doctrine in the death of the humble and despised Nazarene. Mere reason, left purely to its own resources, and with no other light than that furnished by itself, if believing in the historic reality of Christ's death, might look upon it as a martyrdom and an outrage to innocence; but plainly it would never rise to the Pauline view of this death. The view, by its very terms, passes above and beyond the natural range of reason; and hence it is not surprising that the unbelieving Jews and Greeks in Corinth, considered with reference to their own *standpoint*, treated Paul's preaching of "Christ crucified" as he says they did.

What, then, is the *authority* on which this doctrine must rest for its validity and claim to human acceptance? The one and only answer to this question is that the doctrine must rest on the *special* and *supernatural* appointment of God himself, made known to man by a *supernatural* revelation. The whole idea of the Bible Christ in coming to this world, and in dying in this world for the purpose set forth in that Book, passes outside of and beyond the circle of natural law, and beyond the circle in which reason under this law moves. It hence follows that mere reason, while it may consider and determine the question whether the idea is revealed, and ascertain what the idea is as thus revealed, is not

competent from its own resources either to discover the idea, or object to it on the ground of inexpediency, insufficiency, or irrelevancy. The plain truth is that the doctrine of "Christ crucified" must, as to its *merits* in itself considered be accepted, if at all, on the basis of God's *authority* attached to a revelation of his own purpose and appointment.

This authority we have in the Bible; and what we have to do is not to speculate about the doctrine, or frame merely human theories in regard to it, and above all not from our ignorance to object to it, but simply to read the Word of God, ascertain its meaning by a candid and just interpretation of its language, and then believe the truth as thus made known. When the Bible says that "Christ hath redeemed us from the curse of the law, being made a curse for us," or that in him "we have redemption through his blood, the forgiveness of sins," or that he "his own self bare our sins in his own body on the tree," or that "Christ was once offered to bear the sins of many," or when it teaches the same doctrine in any form of expression, then we are to believe the doctrine thus taught, no matter about the theories of men on the subject, no matter about their objections, and no matter about the incompetency of reason to discover the doctrine by its own light, or rationally explain it. It is enough for reason, and enough for all practical purposes, that we find the doctrine in a credible revelation from God. This one point being settled, then all points are settled that are of any consequence.

If men would bring the doctrine of "Christ crucified" directly to the test of the Bible, and study that Book with a docile and child-like faith, accepting without question what it teaches, they would greatly simplify their own mental processes on the subject. The doctrine thus studied would to them be neither "a stumbling-block" nor "foolishness," but would be 'Christ the power of God and the wisdom of God," and Christ made unto the soul "wisdom, and righteousness, and sanctification, and redemption." Direct and believing contact with the Bible will put "Christ crucified" in the head and in the heart as nothing else can do it. The Bible, to the devout student thereof, tells its own story on this subject with a vividness, a power, and completeness that nothing else can equal. The Gospel narrative, supplemented by the Apostolic Epistles, is the divine Christology for the head and the heart of this sin-cursed world. It is worth more than all the merely human treatises on creeds about Christ and his works that were ever written. Let God's statement have the absolute precedence, and treat all other statements as merely subordinate, auxiliary and explanatory.

## THE HARVARD REPORTS.

THE Annual Reports of the President and Treasurer of Harvard College for 1888-'89, make a volume worth study. It is composed of detailed reports from the ten different institutions or departments combined in the University, and which were administered during the year at an expense amounting to $947,437.29.

The total of interest-bearing capital invested, not counting dormitories and other buildings is $6,874,046.25, on which was realized last year the exceptionally good return of 5 11-100 per cent. The financial reports from which these items are culled are models of simplicity and thoroughness which leave nothing to be desired except that an equally satisfactory system prevailed in all American colleges.

Our readers and the friends of education generally will turn with deeper interest to the portions of these Reports which deal with the methods to be pursued in the college proper in the administration of discipline and instruction. For more than twenty years Harvard has been in a condition of ferment and transition. It has sometimes seemed to be on the eve of abandoning the firm regulative control of its students both as to discipline and as to instruction.

That a long movement in this direction had to be made to get rid of old trammels and to reach a free position where genuine reconstruction could begin may be true. This limit we should say was reached several years ago, and since then those who have watched the college have observed a growing tendency to reconstruct, on a liberal basis, a system of discipline and education which, while true to the new ideas, should be more in harmony with the experience of teachers the world over, especially with intelligent opinion in this country.

The first long step in this conservative direction was made when the students' liberty of choice was restrained by courses of study intelligently laid down by competent men and between which the students' option lay. A further step is described in the present Reports, which is designed to bring the influence of the instructor to bear yet more directly on the student by providing Advisers for the Freshman class and requiring every Freshman to submit his choice of studies to the appropriate Adviser, and to make the final arrangement of his studies with the advice and consent of that officer. The student's relation to the Adviser is confidential, and he may consult him on any topic concerning his college life. Thirteen such officers are appointed for the Freshman class.

These Reports show that "soft choices" are not the only abuses of freedom the Harvard authorities have had to contend against. It has been yet more difficult to enforce regular attendance and systematic daily work under the new system. The college seems to have found that it could not keep up discipline to the standard required in this country under a system of examinations and grade marks alone. These Reports insist on continuous regular daily attendance. They assert energetically the old opinion that the best possible system for maintaining discipline among a body of students is one that requires the students to report in person at stated times every day with a certain amount of work done. We hope the time will never come when an imperious public opinion will not hold the college authorities responsible for the good conduct, the general diligence and reasonable progress of all students who are allowed to remain on the roll. The most effective agency for accomplishing this result is not Proctors, nor policemen, nor stringent regulations, but a stringent system of daily work which brings the men up at short intervals to show what they have done. The best police power of the college is the recitation room. Whether the Harvard authorities will fully agree with us in this matter or not, they are moving energetically in this direction.

These Reports show also a determination to make the regulative authority of the college felt in other matters —particularly in athletics. Harvard has done as much for athletics, perhaps, as any college in the world, and at the same time has probably had more trouble with them. Her free system left her peculiarly exposed to abuses which have been more vexatious as they threatened the new policy which for the moment seemed unable to deal with them.

The present Reports are wholly outspoken; they commit the college to a position from which we hope it will not recede. The intercollegiate sports need to be very much restrained. If they should not be prohibted altogether they should, as President Eliot says, be cut down to the lowest limits and kept strictly to the character of amateur sports. Their cost and financial administration should be public, and the Harvard determination to suppress betting should be carried out in every college atheletic ground and in every college atheletic meeting in the country and at all hazards.

To return to the methods of instruction. We have examined the scheme described in these Reports for allowing young men whose pace is swifter than others and their capacity for work greater, to do in three years what is usually done in four. The problem how to do justice to the moderate men in a class without keeping back the brighter minds is one of the most difficult our colleges have to settle. Harvard took it up with enthusiasm, and for a time seemed ready to sacrifice the interests of the moderate men to those of the brighter and better students. She seems now to have fallen back on a plan which has much to commend it and which, as operated experimentally, has for several years resulted in graduating a few Juniors with Senior honors and degrees at every commencement. The number is, however, small, and desirable as it would seem to be to open the way for those who can do the work of four years in three it is still a serious question whether the time element in education is not so important a feature and so valuable in itself as to more than counterbalance, for the great majority of students, the advantages they have to anticipate from an earlier graduation.

It is, however, none the less to the credit of the Harvard faculties that they have elaborated such a system and offer to their ambitious and capable students this opportunity.

## MR. STANLEY'S SPEECH IN CAIRO.

THE story of Henry M. Stanley's recent expedition to Central Africa has not been told. We have had in the letters from him some account of the hardships endured, of the discoveries made, and of the objects achieved, by his wonderful journey; but the object of the journey has not been fully stated, nor have the difficulties he met with in inducing Emin Bey to return with him to the coast been adequately set forth.

Mr. Stanley is on his way back to England. Last month he was in Egypt, and the Egyptian Government gave him a grand reception at Cairo. His speech on that occasion is one of very great interest. We find it fully reported in the London *Times*, where it occupies more than two columns. A careful reading of it relieves somewhat the obscure portions of some of his letters with reference to his dealings with Emin Bey. We learn from this speech that Mr. Stanley's trip to the great African lakes, was not wholly for the purpose of bringing Emin Bey to the coast. He tells that he was instructed to reach Emin Bey, and to allow him to decide what he would do, whether he would remain as Governor-General of the Soudan provinces, or whether he would return to Egypt; and the explorer was obliged to be prepared for either contingency. If Emin elected to remain, Stanley must carry sufficient ammunition and other stores to him to maintain him in his position. Emin had 1,750 rifles, and two hundred rounds per rifle would mean eight hundred loads, and eight hundred loads would require eight hundred porters for ammunition alone. This is why the expedition was organized on such a large scale.

Stanley tells us that when he met Emin Bey he made him three distinct offers: first, the Governorship of the Soudan at a salary of £1,500 a year and a subsidy of £1,200 a year for his governmental expenses; second, a very "fair section of territory as lovely a land as ever eyes rested upon," where Emin might dwell in peace and "never be troubled by Mahdist invasions and fractious tribes," where he should constantly have "communication with the sea, regular supplies, and where his most secret desires should be fully gratified"; third, the proposition of the Khedive, which was that Emin should withdraw and accompany Stanley to the coast. Where this fair territory which Stanley offered the Governor-General was situated, he gives no hint. We suppose he referred to the Congo State.

In his first interview, Emin pointedly refused to accept the third proposition, and as between the other two propositions Stanley says he either could not, or would not, give him any definite reply. This was when he first met him. Stanley then returned to the Aruwimi to bring up his stores. In the mean time great changes, as is already known, occurred in the Government of Emin Bey; and long before Stanley was ready to march from the Albert Nyanza to the coast, it was made clear that Emin Bey had but one chance left, and that was to accompany him. It has been shown already how Emin hesitated to accept the inevitable, and how patient Stanley was with him, and how many long weeks he awaited his slow decision. Stanley also shows, more fully than in any of his published letters, the immense difficulty he had with Emin's forces, who seemed to be ripe for treason, stratagem and spoils. It required a very energetic man to deal with the situation and preserve the camp from plunder and division. Stanley proved to be that kind of man; and the execution of the ringleader served to put an end to the trouble, and to restore something like peace and order.

Stanley refers to Tippoo Tib, who accompanied him up the Congo, as that "venerable old pirate, buccaneer, freebooter and slave-trader" with whom he had to make terms because it was necessary for him to pass through a portion of his territory; and as he had no commission to fight anybody he fêted, banqueted and introduced the old rebrobate to everybody as being not so bad a man after all. And he says that while he learned some things from Tippoo Tib, Tippoo Tib learned some things that he never dreamed of respecting Englishmen.

Upon the discoveries made by Mr. Stanley in the lake regions, he says but little in addition to what he has already said. Referring to the discovery in the Semliki Valley, he calls it "most extraordinary." He found a river with sixty-two streams pouring into it from a mountain range 17,000 to 19,000 feet high; and on looking over old accounts of the country he found that an Arab geographer of the fourteenth century, Schead Eddin, had beautifully and most accurately described it. Eddin represented that the equator cuts the Mountains of the Moon, and that from the mountains many streams descend west to the river, which enters a great lake out of which the White Nile flows toward Egypt. There is, says Mr. Stanley, no mistake in this statement. It is exact, except an error of perhaps a few miles.

In the course of a few weeks more Stanley will be again in England; and we presume that in a very short time his book will be ready for the press. It will be, doubtless, the most valuable and interesting of the whole series of books on Africa, Stanley's own masterpieces not excepted.

## Editorial Notes.

WE are glad Dr. Schaff has consented, as his last bit of work before sailing for three months' study in the Vatican Library, to give our readers a historian's abstract of the great debate on theology before the New York Presbytery. Professor Evans finishes his brisk discussion of a kindred subject; and Dr. Cuyler provides one of his eminently readable and useful religious articles in which line he has no superior. Mrs. R. H. Stoddard writes us an admirable series of sketches, half imaginative; and Dora Hastings tells a tragic but true story of life before the War. Professor Boyesen, under a philosophic title, treats a very practical question in education; and Professor Bascom reaches conclusions on the question whether the heart has anything to do with political economy. Missionary Chamberlain discusses the Unity of Brazil; and Mr. W. C. Ward describes an exhibition of English art. Professor Long makes a brave but, we think, ineffectual attack on the antiquity of the Teaching of the Apostles; and Professor Wright gives the argument for the antiquity of the Niagara Gorge. There are two good stories and five poems, and religious and missionary and miscellaneous articles in such variety that every taste can be pleased.

THE very first greeting of James, in his Epistle "to the twelve tribes which are scattered abroad," is in these words: "My brethren, count it all joy when ye fall into divers temptations." By the phrase "divers temptations" he means trials, tribulations, afflictions, and even persecutions suffered for the sake of Christ. These "temptations" are events of sundry kinds affecting our earthly condition, bringing with them present discomfort, and hence invading our happiness. The doctrine of James is that

Christians should think joyfully of all such events, and be happy in the midst of them and while passing through them notwithstanding their seemingly adverse and really sorrowful character, and notwithstanding the actual discomfort and suffering that necessarily come with them. This doctrine is stated in very strong language, and with an abruptness that is almost startling. The Apostle launches into the thought without any introduction or preliminary statement. The thing to be done comes first, and the logic comes afterward. "My brethren, count it *all joy* when ye fall into divers temptations." He who can and does follow this advice, will be happy notwithstanding his "temptations" and trials, and, indeed, will make these very trials the means of promoting his happiness. He will sing and suffer at the same time. What he *thinks*, and what he *feels* as the consequence of his thinking, will be a continued ministration of comfort and joy to the soul. Is it then practicable to reduce the idea of James to practice, and make it a living fact in human experience? The logic with which he follows the idea answers this question in the affirmative. The first point in his statement of the logic is, that "the trying of your faith worketh patience," or educates the soul in the great art of joyful and uncomplaining endurance of the trials of life. The next point is that "if any of you" in the midst of these "divers temptations" feel the lack of wisdom, then "let him ask of God, who giveth to all men liberally and upbraideth not, and it [wisdom] shall be given him." The third point is that the man is "blessed" who patiently "endureth temptation"; and the reason for this blessedness we have in the fact that "when he is tried," or in this way proved or tested, and thus disciplined in the virtue of patient endurance, "he shall receive the crown of life which the Lord hath promised to them that love him." Let the reader carefully study the first twelve verses of the first chapter of the Epistle of James, and he will understand the argument for counting it "all joy when" one falls "into divers temptations." The argument is a good one. Paul was familiar with it, and often used it for his own comfort, and for the instruction and comfort of others. "And not only so," he says, "but we glory in *tribulations* also; knowing that tribulation worketh patience; and patience, experience; and experience, hope; and hope maketh not ashamed, because the love of God is shed abroad in our hearts by the Holy Ghost which is given unto us." (Rom. v, 3-5.) This is a picture of the *inner* life of the great Apostle to the Gentiles, whose *outward* life was one of the severest hardships. He could sing "praises unto God" in a dungeon with his feet made "fast in the stocks," and he did so. (Acts xvi, 25.) He thought "the sufferings of this present time not worthy to be compared with the glory" that would be revealed in him and unto him. (Rom. viii, 18.) "Our light affliction," says the Apostle, "which is but for a moment, worketh for us a far more exceeding and eternal weight of glory." (II Cor. iv, 17.) In the estimate of faith and in the endurance of Christian patience, all the "divers temptations" of life are placed in the category of joyful events. There is so much that is spiritually good and blessed in them that they are conspicuous for that which is good, rather than for that which is evil; and that, too, without any extravagance of emotion or any insanity of the intellect.

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THE fight for the Fair is over, and Chicago wins. We congratulate Chicago, which deserves the Fair, for its enthusiasm and determination. Chicago went in to win, and deserves the victory. New York did not go in to win, and did not deserve the victory. New York trusted to her natural right to the place, assumed it would be hers, and treated the pretentions of Chicago as bluff and gasconade. So sure was she that it could go nowhere else than to her World's harbor that she gave the strength necessary to secure her rights, to foolish quarrels over the site and over personal control, and got up a disgraceful political shindy over it, and let it slip through her fingers. Both Chauncey M. Depew and Congressman Flower agree that a month ago, before the political squabble began, the House of Representatives would have favored New York; but the quarrel disgusted Congress as much as it did us here, and when the compromise came it was too late. The thing has been mismanaged from the very beginning, and the result is only what was deserved. Now we give Chicago our warm right hand, will help her all we can, will go and see her Fair, and hope all the world will visit it also. But can we not now begin to consider whether we shall not have a Columbus Celebration?

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WE find, in an article by Dr. James M. Whiton, in a recent number of the London *Christian World*, the following concerning Commissioner Robinson's finding, in one of the preliminaries of the Andover case:

"This report fully establishes Professor Smyth's contention. This was that the Rev. Dr. Eustis, through whose vote in the Board of Visitors the adverse decision was carried, had disqualified himself by prejudging the case before it was tried. The Commissioner reports to the court that after the charges were filed, and before the hearing by the visitors, Dr. Eustis, who was to be one of the judges in the case, had repeatedly and in public places declared his belief in the guilt of the accused professors and in their unfitness to hold their positions. It is generally believed that the court will upon these facts declare the decision of the Visitors vitiated, and that the indictment of the professors will fall to the ground."

Dr. Whiton says the report "fully establishes Professor Smyth's contention" that Dr. Eustis had disqualified himself to act as a judge in the case. Let us see. After reporting various expressions of Dr. Eustis, the Commissioner, in his report, says:

"I further find that Dr. Eustis was not actuated by personal hostility or animosity toward the appellant; that he did not act corruptly; that he was not swayed or influenced by any personal bias or prejudice against him; that until the paper was presented in May, 1887, no one knew how he would vote on any of the cases; and that he gave to all the evidence and arguments that were offered in the appellant's case intelligent and honest consideration with the purpose and desire of making a fair and just decision."

The ground of the appeal in this matter, as stated in the appeal itself, was that the decree against Professor Smyth "was procured and made by reason of undue influence used by third parties toward and upon the Rev. Wm. T. Eustis, D.D., LL.D., a member of the appellee corporation, and by reason of his partiality and prejudice against the appellant" Here are two distinct causes mentioned—undue influence by third parties, which the Commissioner finds wholly unsustained, and to which Dr. Whiton does not once refer; and "partiality and prejudice," which we deem fully answered in the finding of the Commissioner, as above quoted. It is curious, too, to note that Dr. Whiton states that it is "generally believed" that Professor Smyth will win the case. It may be "generally believed" in a small and select circle, but not, according to our observation, outside of that circle. However, we shall shortly know what the decision of the court will be; for the case, we understand, is to be finally argued next September.

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DURING the current week noonday services for men are to be held in Trinity Church, in this city. Dr. Phillips Brooks, of Boston, will be the preacher, and the services will last about an hour. In the first of these, on Monday, Dr. Brooks announced that the general subject of his sermons would be "The Liberty of the Christian Life"; and on that particular day he spoke on a passage from St. John's Gospel (viii, 31-37), "The truth shall make you free." He was there, he said, to plead for truth in character and in life, to plead for a deeper, more sincere life. The great truth we need to lay hold of is this, that the higher life is not one of restrictions but one of liberty. All enlargement implies restriction. Life must be restricted in one direction before it can grow in another. We must not consider the Christian life a bondage to negative commandments; we must look on it as a large and beautiful new world of liberty which it is our privilege to enter. We must grasp that privilege with joy; and because we desire the new life and see how grandly superior it is, we will be willing to suffer restrictions for the sake of attaining it. We shall hardly become good by self-denial merely. But the moment we attempt to follow the life of the Spirit we perceive our own capacity for that life, and at the same time are self-convinced that indulgence bars us from the new region of enlarged, purified, and deeper activity opening before us.

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AN important book entitled "Theological Criteria," by Canon di Bartolo, which bears the imprimatur of the Cardinal Archbishop of Turin and the translation of which into French has the sanction of the Vicar-General of Rennes, and which is approved by Archbishop Manning and Bishop Hefele, is interesting as an index of the variety of thought in the Catholic Church. In Cardinal Tarquini's treatise on "Public Ecclesiastical Law" he argues that the Church must hold a three-fold power—legislative, judicial and coercive; the latter including the right of physical restraint, and even the right of the sword. Canon di Bartolo, in his late book, takes a different view; he says that the coercive power of the Church is only a moral coercion. He admits that this is not the common view among Catholic divines, but says it is the only rational one and has never been condemned. He quotes with approval Lacordaire, who said: "The coercive power of the Church is reduced to the right of imposing penances in the *forum conscientiæ* and in excommunication." This last view he holds in so far as it allows everything but physical coercion. The French translator thinks the author goes too far, and so does the London *Tablet*. They represent the common sentiment as being that the Church possesses the power of physical restraint. On the subject of infallibility Canon di Bartolo says that the rule must be that of *minimism*, to reduce the application of it as far as may be. And he makes this interesting application:

"The Roman pontiffs are not infallible in the assertion of their right to temporal dominion in the Pontifical States."

And he supports his position by quotations from Catholic writers to the effect that the Temporal Power is not of divine right nor essential to the Papacy, nor the object of a dogmatic definition. Such utterances, published with high ecclesiastical permission or approval, confirm what we have more than once said as to the drift in the Catholic Church.

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WE do not wonder that Dr. John Hall's argument against revision of the Confession of Faith drawn from the condition of the Cumberland Presbyterian Church, which revised the Confession many years ago in the direction now desired, quite provokes the representatives of that body. They do not forget that Dr. Hall has been their friend, and ably championed their admission into the Presbyterian Alliance. That body has 2,689 churches, 160,000 members, and 1,595 ministers. It is true that a little more than half the ministers support themselves in part by farming or other business, or are retired from the work. It is true that only a small proportion of these churches are able to employ the whole time of a pastor, and that most of the work is missionary work in circuits. It may be true that the condition of this mission field in Missouri and Arkansas and Tennessee is very different from that of the Presbyterian Church in New York and Pennsylvania; but the growth of that Church has nevertheless been such as might fill any other Church with admiration. In the most unfavorable circumstances and in the backwoods of the whole country, out of the reach of currents of immigration and culture, it has reached its present growth in the short period of eighty years. Just eighty years, to an hour, from the time Dr. Hall was uttering his words, two men were riding on horseback through Tennessee forests to the log cabin of a third. After earnest consultation and prayer, they determined to organize a new Church which should preach a free Gospel and should bid him that heareth say Come. Their message has been no hindrance to their growth. Thousands flocked to their preaching, and the Church grew. Then came the War, which ravaged their section as it did not ravage ours. There was left them scarcely one respectable church house in the land, and but one small college building. In the twenty-five years since they have organized five successful Church boards, have erected six fine college buildings and hundreds of church houses, and all their work is still mission work. The condition of the Cumberland Presbyterian Church calls for no apology, and is no argument against its free Gospel, or its revised Confession. It was never more prosperous, is growing in all sections of the country, and no more happy or hopeful people can be found among the toilers in the Master's vineyard.

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JOHN JACOB ASTOR, who was buried on Tuesday of this week, was a quiet, cultivated and unobtrusive gentleman, respected by those who knew him. His personality was not familiar except in certain social circles. He and his brother William, who divided their father's property between them, were somewhat confounded in the public mind, which hardly knew that there were two of the brothers, but imagined the estate to belong to one wealthy man. He was the third in the line of descent from the founder of the house of Astor. Old John Jacob, who came a poor boy to this country, married a girl rich with three hundred dollars, opened the first shop for the sale of musical instruments in the State of New York, and established the greatest fur-trading house in the country. Having made his wealth by trade he settled down for the last twenty-five years of his life to secure that unearned increment of which we hear so much. From that time the family has devoted itself to this industry. The unexpended rents have been invested in more down-town property until an immense area below Chambers Street belongs to the Astors. The original John Jacob Astor, the butcher's son, founded the Astor Library, and his son, William B. Astor, added another quarter of a million to the foundation; and his son, the late John Jacob, added another quarter of a million, making the total gift a million dollars. This has been the chief public benefaction and pride of the family. While an estimable private citizen, Mr. Astor did not put the public in his debt to any extent commensurate with the score of millions of his property. During his life he was a strong argument for Henry George ism. He was the striking illustration of property growing with a rich man beyond his capacity to use it, all drawn from rents. He leaves his whole property to his only son, William Waldorf Astor, who takes his middle name from the old town of Walddorf, where his grandfather was born. The fourth of the name is a man of culture, an author, who has taken an interest in public matters and has served as United States Minister to Italy.

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WE are glad that Governor Larrabee, of Iowa, had an opportunity to present a farewell message to the Legislature of the State and that he used his opportunity so well, particularly in what he said on the burning question of Prohibition. News has come since his message was transmitted to the Legislature that the deadlock in the Lower House has finally been broken, and that a Democrat has been elected Speaker, and that the Republicans are to nominate most of the important committees, including that on the Suppression of Intemperance. This is important, and we rejoice that the testimony of the Governor is so positive with regard to the benefits of the prohibitory statute, and that the Legislature will have that testimony and the arguments he uses before it, if any proposition is made to modify the statute. We do not believe now that the statute will be repealed. We believe it would be against the sentiment of a great majority of the people. The Governor in his message says that the thousands who voted originally against the constitutional amendment, in the belief that it would prove to be a dead letter, have been convinced, by the results of the Prohibitory Statute, that Prohibition is not a dead letter. He says that Sioux City, Des Moines, Cedar Rapids and Ottumwa have banished the saloon, and yet are among the most prosperous cities in the State. He refers to the benefits which have resulted from the enforcement of the law as far-reaching. Crime has been greatly decreased, many of the county jails are now empty during a good part of the year, and the number of convicts in the State penitentiary has been reduced from 750 in March, 1886, to 604 in July, 1889. He adds that it is the testimony of the judges of the courts that criminal business has been reduced from 30 to 75 per cent. The decrease in crime makes less work for the sheriff, less expense for the county, and also fewer paupers and tramps. Among other benefits cited by him are these: a larger attendance in the public schools; better fare, better clothing, and better houses for the poorer classes; larger deposits in banks; less losses in the collections of debts, and the use of old breweries for oatmeal and canning factories. In the face of such testimony as this it will be impossible for anybody to contend that Prohibition is not prohibitive in Iowa, and if the Legislature repeals the law it will have to shoulder a responsibility for which the people of Iowa will exact a full account.

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THE Senate last week ratified the new extradition treaty between the United States and Great Britain, making two minor alterations which it is understood Great Britain will readily accept, and which therefore do not endanger the success of the treaty. The new treaty is in the way of amendment to the tenth article of the treaty of 1842, which specified only seven crimes as extraditable. The amendment adds to the list ten other crimes, thus making seventeen offenses in all for which extradition may be obtained, by compliance with the procedure designated in the original treaty. Now that this change seems to be assured, one wonders how the two Governments should have postponed so important a change for nearly half a century in the face of the most urgent demands for it in the interests

of public justice. Canada, as for years has been the fact, will no longer be a safe retreat for embezzlers and the betrayers of various trusts in the United States, who, by a short flight, have hitherto been able to escape their just deserts. The effect will be to decrease crime in this country by increasing the certainty of its punishment. The President, and especially Secretary Blaine, deserve the thanks of the people for entering so promptly upon the much-needed negotiation, and also carrying it through to a successful result.

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JUDGE DRAKE, of British Columbia, has, in a suit for damages recently determined by him, decided that the Government of the United States has no jurisdiction whatever in Behring Sea beyond a marine league from the shores of Alaska Territory. This decision may or may not settle the question between the parties to the suit before the Judge; but it surely will have no effect in respect to the matter in dispute between the United States and Great Britain as to the rightful jurisdiction of the former in Behring Sea. This question, as we understand, is now the subject of a diplomatic conference between Secretary Blaine and the British Minister at Washington, with a view to its final settlement between the two Governments, and also the preservation of seals in Behring Sea from absolute extermination. What is the precise present status of the question we do not know; and yet the interests of both countries, and, indeed, of the world, are to be promoted by bringing this prolonged controversy to an end as speedily as possible. If Mr. Blaine shall succeed in so doing, while maintaining the international rights of the United States in Behring Sea, he will receive the hearty thanks of the American people. To these rights the United States succeeded by the purchase of Alaska Territory from Russia; and whatever were the rights of Russia at the time of the purchase, the same are those of the United States, unless they have been subsequently modified or relinquished. This is the starting-point from which the whole negotiation must proceed. One thing is of primary importance, and that is that some nation or nations should have the power of peacefully doing police duty in Behring Sea, for the purpose of preventing the extermination of seals there by reckless fishermen. The United States have hitherto claimed this right; and if international law sustains the claim, as we have supposed to be the fact, then it should be maintained.

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....We are glad that the Committee on Civil Service Reform of the House of Representatives reported a resolution in favor of an investigation of the charges against the administration of the Civil Service Commission. These charges have been rather of an irresponsible character, but they have been very plentiful. The Committee met last week and invited those who had testimony to present against the Commission, to produce their witnesses. The result was not re-assuring to those who would like to break down the Commission. There were charges of favoritism against one of the Commissioners—Mr. Lyman. The testimony presented went to show that those who have been talking so loudly against Commission rule have no case against it. The Committee was fain to request those who have been talking loudest against the Commission, to present them in a specific form so that the Commission could reply to them. The results so far are a decisive vindication of the administration of the Commission. If nothing more can be urged against the Commissioners than has already been urged, the Commission will need no vindication at anybody's hands.

....Two of the Presbyterian papers, the *Presbyterian Banner* and the *Presbyterian Journal*, take great delight in criticising reports of the vote of the presbyteries, as given by other journals. Weeks ago we made arrangements with the stated clerks of the presbyteries for returns of the votes as fast as taken. Our table is largely made up of such returns. The only cases in which we have been misled were those in which we depended on certain Presbyterian papers. Most of those cases have, we believe, been eliminated from our table; and we have decided, henceforth, to depend on the stated clerks. If we were to copy from the *Banner* and the *Journal* we should include the Syracuse Presbytery, which both mistakenly report as having voted. The *Banner* only admits that twenty presbyteries have voted for revision, omitting from its list the Cincinnati, the North River, and many others. This is bad, brother *Banner*, very bad. You should catch up.

....We regret to say that we cannot approve in the least the action of those worthy women in Missouri who, taking the law into their own hands, entered saloons which were illegally opened, spilled the liquor into the street, and destroyed the bars and other appliances. The fact that these saloons were opened in defiance of the law was no excuse for the women, however excellent their purpose may have been, in defying the law themselves and destroying property which did not belong to them. It is called the Women's Crusade; but it is very different from that other crusade which began in Ohio some years ago. That movement did not seize upon and destroy property; but it used a moral and spiritual influence with the saloonkeeper, and induced him to close up his saloon and enter into other business. We hope that the so-called crusade in Missouri will not be copied in that State or in any other.

....The State Superintendents of public schools and other prominent educators, who met in this city last week in connection with the National Education Association, are men who are more thoroughly informed as to the needs of the various States than almost any body of men that could be brought together, and one of their last acts was the passage of a resolution declaring that "in view of the continued illiteracy of a large number of American citizens, and the inadequacy of local means and instrumentalities to educate the youth for the responsibilities before them some fit and adequate measure of national aid to common schools ought to be speedily passed." We do not know what prospect there is of passing the Blair bill either in the Senate or the House. It may be that the bill will go over to the next session. We hope not. The bill ought to pass and ought to pass immediately.

....The Pan-American Congress, which dropped out of public view after its holiday recess, will emerge again by the first of next month when the reports of the various Committees will be submitted to Congress and also to the country for criticism and suggestion. We are not surprised to find that the Committee on the Zollverein idea find it impossible to formulate anything in the nature of a report. This was one of the most doubtful points in the scheme for the Congress, and we doubt if anybody expected that the Congress would adopt it in any form. If it should ever come it must come probably in a much modified form, and in the distant future; but with this point left out, there is plenty in the original scheme, if the Congress only agree upon it, which would be of a lasting benefit to the States of the American continent south of the Canadian line.

....Last week the Saxton Reform Ballot Bill passed the Senate by a large vote, and now comes up in the Lower House. There seems but little doubt that it will be passed. Exactly what Governor Hill will do with it is not so clear. He will hardly venture, we think, in the face of the strong public sentiment in its favor, to veto it; but even if he should veto it, it is probable that it could be passed over his veto through both Houses. It needs but one additional vote in the Senate to those already given for it, to constitute a two-thirds majority. The largest petition that was ever presented probably in connection with any bill, was sent to the Legislature asking it to adopt this needed reform, and it will not be well for Governor Hill or any other politician to stand in the way of the bill becoming a law.

....Dr. McDermott, of Philadelphia, wrote us an article on Catholic Schools which was replied to in *The Catholic Review*. Once more Dr. McDermott gave his views in that journal, and now from the chambers of the Catholic University in Washington, Mr. Merwin-Marie Snell replies to him in a way which Dr. McDermott will find it hard to meet. We quote from Mr. Snell's article:

"Come down, O lover of hard facts, from those foggy pinnacles of the *a priori*, and give vent to thy practical genius in blasting away the boulder of mathematical demonstration under which the last avalanche has buried thy pretty vineyard! Doughty champion of the Lady Economy, be not as niggardly in thy argument as thou wouldst have us be with the school funds, or the favors at thy crest shall be dustier ere the sun go down!"

....General Morgan's paper before the meeting of schoolteachers and superintendents in this city last week, made clear the fact that the policy of the education of the Indians by the Government is but a temporary one, and that it is to be expected that they will be made citizens just as soon as possible, and their instruction made the care of the several States. That fact should always be kept in mind. Their segregation is only temporary. The number of enrolled Indian pupils has already increased a thousand under the present Administration.

....The threat of the Vicar-General in Newark, N. J., to inflict ecclesiastical censure on parents who send their children to the public instead of the parochial schools, is one of the incidents frequently repeated. All the time the childless ecclesiastics are giving their orders, and all the time the parents are silently disobeying. There will be a little rustle, and then the stir will pass over, and the public schools will not be affected, and the parochial schools will continue to provide primary instruction.

....Dr. Döllinger's magnificent library of Church history, consisting of fifteen thousand volumes, has been left to the University of Munich under these conditions; the University is to print a catalog and then sell the books by auction, and the proceeds, together with a sum of money left by Dr. Döllinger, are to form an academical foundation which is to bear his name. It is among the possibilities that it may be sold as a whole at auction, in which case some American library would do well to bid for it.

....It is reported that Dom Pedro will resign his crown and ask leave to come back and die in his beloved Brazil. He has lost his throne, lost his wife, and is old and feeble. He has been a good monarch, and the criticisms of his reign attach to the regency of his daughter and her husband rather than to him. It would be a tender and impressive and grateful end of his life; and we trust that the Republic of the United States of Brazil will send a ship of war and bring him back to die in his own land.

....The Blair Educational Bill has been up for a week or two in the Senate, and has been extensively discussed by Mr. Blair himself. It is quite possible that Senator Blair's methods are not of the highest character, and that they did to some extent impede the progress of his bill; but that the Government ought to do what his bill authorizes it to do in assisting States to remove the illiteracy that so largely prevails in some of them, is becoming clearer the more the thing is brought into the public mind.

....The *Herald*, of this city, says that "Speaker Reed is not a dictator, nor a tyrant, nor a revolutionist, nor a Czar," but "a man of brains and foresight and courage, who believes that some things can be done as well as others." Speaker Reed comprehended the situation clearly, and acted accordingly, greatly to the annoyance of filibustering Democracy. He knew just what he meant, and meant what he did.

....It is good news that the House Judiciary Committee has decided to recommend an increase of the salaries of the Circuit and District Judges of the United States, making the salary of the former $8,000 per year and adding twenty per cent. to the salaries of the latter. The only objection to the proposed measure is that the increase is not as large as it should be.

....Mr. Gladstone has lately been spending a week in rooms at All Souls' College, Oxford; gone back to college, in fact, to study a little; and while there he delivered an address upon "The Contact between Homer and Recent Assyrian Discoveries." Who among our statesmen know there have been any recent Assyrian discoveries?

....Congressman Warner and a Mr. Fitch, of Nevada, last week made speeches at the Cooper Institute in this city on the silver question, urging the free and unlimited coinage of the sham silver dollars as the great *panacea* for all the financial ills of this country. To call both of them silver "cranks" would not be a misnomer.

....We expected the Duke of Orleans to be pardoned for his gasconading entry into France, but it now looks as if that would not be permitted. Two years in prison will cool his hot blood. And yet we hope that the Government will be wise enough to disregard the criticisms and release him. He will do less hurt at liberty than in prison.

....We expect butcheries under a criminal system like that of Russia in Siberia. The new and horrible story of the death of a lady, a political convict, under the lash of the officers, and the suicide of others, is only one of the revolting stories which must be repeated. The curses of civilization rest upon the system!

....The feats of the lightning-change artists are nothing to those accomplished by the speakers and audience at the meeting in Cooper Institute, called last week to promote the Fair, who began by hissing and cursing Tom Platt, and who ended with rousing cheers for the Honorable Thomas C. Platt.

....Because we put mission work before work at home, we regret that the Rev. Edward Abbott has declined the invitation to the bishopric of Japan to which he was elected by the last General Convention. He has the culture, breadth and devotion which would have made his work useful there.

....The Saxton Ballot Reform Bill was last week passed by the Senate of this State. Two Democratic Senators voted for the bill; and only one more vote for it is needed in the Senate to overcome Governor Hill's veto, which is almost sure to follow after the passage of the bill by the Assembly.

....Speaker Reed is of the opinion, when a member of the House of Representatives howls out "Mr. Speaker," and he sees him with his own eyes and hears him with his own ears, that he is not absent from the House, but is then and there present. This seems to be very good common sense.

....Dr. Talmage is reported as saying: "If the people want me to preach in Brooklyn, they will build the church; if they don't want me to preach in Brooklyn, they wont." We have no doubt that the church will be built, and that Dr. Talmage will stay in Brooklyn.

....The country will be glad to learn that Secretary Tracy, who has recently passed through a terrible ordeal, has so far recovered therefrom as to resume his duties at the head of the Navy Yard. He has the sympathy of the whole country in his severe trial.

....If we could judge from the fact that *Life* is intended to be a city society humorous journal, we should conclude that Society is no friend of Christianity, for the relation of the paper to Christianity is contemptuous and insulting.

....The demand grows louder for evidence to prove that the colored men dropped as contributors to the Baptist *Teacher* were really guilty of bitter and seditious language. Not an atom of proof has yet appeared.

....President Harrison can always make an admirable impromptu speech. He did it at the dedication of the Carnegie Library in Allegheny City.

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THE one "sacrifice for sins" which provides for salvation, is that made by Jesus Christ in the offering of himself; and if we persistently reject this one sacrifice, then for us there is no salvation, since "there remaineth no more sacrifice for sins." (Heb. x, 26.)

....The Bible Christ, as an object of thought, and a basis of hope, carries thought and hope to their extremest limit, alike in respect to time and eternity. The knowledge of him is man's highest knowledge. All other knowledge, compared with this, dwindles into insignificance.

....God remembers his own promises, and can and will keep them. This ought to be sufficient to establish in the heart of every believer the most implicit confidence in the promises of God. There is nothing so comforting to the soul as these very promises, when by it fully trusted.

....The Bible speaks of "the offering of the body of Jesus Christ once for all," as the means through which sinners are saved. (Heb. x, 10.) This undoubtedly refers to his death on the cross, and clearly assigns to that death the *sacrificial* character of a sin-offering. To eliminate this character from it is to contradict the plain language of the Bible.

....Herod the Great, the hypocrite and the monster, had his plan for the murder of the infant Jesus; and God had his plan to defeat the wicked purpose. The mission of an angel to Joseph thwarted Herod's plan, and accomplished that of God. It has been well said that "the slightest touch of the supernatural may thwart the profoundest human sagacity."

....It is in the Bible said to be "a fearful thing to fall into the hands of the living God." (Heb. x, 31.) The idea intended to be expressed, as the connection clearly shows, is that it is a fearful thing to fall into God's hands for the purposes of judgment and justice, after one has despised his mercy as offered to him in the person and work of Jesus Christ. To reject the Gospel, and then to fall into God's hands for retribution, is to meet the stern award of justice.

# Religious Intelligence.

## THE GERMAN STATE CHURCH.

BY ALFRED W. ANTHONY.

GERMAN statistics are usually very accurate; they are, also, as a rule, very slow in appearing before the public. On January 1st, 1890, the statistics for 1888 of that part of the State Church included in Prussia and the Rhine Provinces (Alsace and Lorraine) were printed in the newspapers. Some of the facts given, altho a year late, will be of interest to the American reader.

The district reported contains, according to the census of 1885, a population of a little more than twenty-eight millions. In 1888 the population must have been somewhat greater, notwithstanding that this is the section from which emigration makes its heaviest drains. For this multitude of people, nearly equal to half the population of the United States, there were built, during the year 1888, fifty-one new church edifices, thirty-four of which arose wholly new, while seventeen were "restorations." Only nine were erected in places where none had hitherto stood. Church extension, therefore, it is plain, cannot be very vigorously conducted, under State alliance, in the land of Luther. Altho this is an old-settled country, long since provided with church accommodations, yet the increase in meeting-houses keeps by no means pace with the population. Berlin is a conspicuous example. With a population of 1,528,113 (as reported December 14th, 1889) her forty-five churches and twenty-six chapels afford seating-room for not over two per cent. of her people. It is said that but four edifices of worship have been erected by the State Church in Berlin in forty years.

As for the maintenance and increase of her ministerial force this part of the German Church fares but little better. Elaborate details, covering a period of ten years, are given of the theological students in the universities, of the numbers examined for license, of the numbers examined for ordination, and of the numbers ordained, from which we discover that the number of men offering themselves for the ministry increased steadily from 1879 till 1884, and from the latter year, while not falling off, has failed to increase in the same proportion as in the first half of the decade. Indeed, the prospects for the future indicate a decided decrease soon to be experienced. While in the winter of 1887-8 there were 2,061 young men studying theology in the universities of the district named, in the winter of 1888-9 there are but 2,039. Already a ceasing-to-grow has become a beginning-to-shrink. In 1887 there were 321 men ordained to the ministry; in 1888 there were 350. Yet the increase cannot continue if the supply of students is reduced.

In "baptisms" the figures present evidence of positive gain. Five hundred and forty-five thousand nine hundred and forty-eight children were born (it may be interesting to note that 51,796 were illegitimate children whose mothers were members of the Church!), of whom 517,370 were "baptized" by the clergy of the State Church and 28,578 remained officially "unbaptized," altho the report concludes that these last either died very young, before the rite could be performed, or were received into the Catholic Church or into some other religious body. It is scarcely supposable in Germany that a child should remain intentionally *unbaptized*. Of the children born, therefore, 94.77 per cent. were "baptized," a gain of 00.40 per cent. over the preceding year.

In 1888, 303,174 were confirmed, 9,611 more than in 1887. In 1888, 5,778,583 persons partook of the communion as compared with 5,745,771 in 1887. This represents a gain of 3.27 per cent. in confirmations and of scarcely more than one-half of one per cent. in the number of those communing.

Considerable space is devoted to figures upon marriage. The most important facts are that the proportion of mixed marriages (Protestants with Catholics) is increasing, and the proportion of marriages celebrated by the Church in addition to the civil ceremony is decreasing; two facts which indicate a slight withdrawal of the home from the influence of the Church. These facts suggest, also, that if the family can begin without the sanction and blessing of the Church the children may soon be allowed to enter life without baptism and grow up without confirmation. While 110,095 marriages were celebrated by the Church 10,843 divorce appeals were in the courts, 5,498 the inheritance of the preceding year, 5,345 originating in 1888.

Collections are taken in German churches at every service. The "jingle-bag" (*klingelbeutel*) becomes a prominent church sight; yet its proceeds are not great. From the more than nine-tenths who "belong" to the Church of the more than twenty-eight millions in the district, only $377,389 fell into the collection-bag. Of the number who participated in the communion this means a gift of less than seven cents a person during the year. There can scarcely be anything encouraging in such collections, even tho they exceed the collections of the previous year by $50,063 50. The gifts and bequests during the year amount to $569,279.50. Yet this sum, included with the collections, would make the average gifts to the Church, even of those who came to the Lord's table, but a little over sixteen cents.

These are the statistics reported of the State Church for the year 1888. The gains of nine new churches during the year, of twenty-nine more men ordained than in the preceding year, of four-tenths of one per cent. more children baptized, of 9,611 more confirmed, of 32,812 more persons communing, of $50,063.50 more cast into the "jingle-bag" are not sufficiently pronounced and promising to remove all misgivings. There are more alliances with Catholics, there are fewer marriages blessed by the Church, there are fewer students fitting for the ministry; and these tendencies still seem downward. It may be that the land of the Reformation needs to be again reformed; having preached to others she may herself become a castaway.

The German loves system. His army, his school, his political relationships, his social customs, tie him to routine and form. His Church exists as a part of his system. And so it seems to run, like a machine, from momentum rather than power. Young theological students soak themselves with beer even to drunkenness and do not hesitate at times to boast of their immoral escapades; they regard the Church as an organization good for the ignorant, whose ignorance must not be too much enlightened, lest they lose faith; the Protestant Church is a matter of intense national pride to them, because Luther, who stirred the whole world, was *their* countryman. How much friction, what obstacle of the future, will disturb such momentum, a prophet to-day cannot foresee. Is there yet an Augustinian monk to deny that the Epistle of James is an "epistle of straw," to preach that man must obey the whole law of God, and that faith is not to cry "Lord, Lord," but to *do* the will of God? If we are not mistaken, the great need of the world to-day is the evidence of Christian living, the extension of faith to conduct, the complete realization of *applied* Christianity. It cannot be denied that the teachings of Luther, correct so far as the mystical relation of the soul with its God is concerned, were yet lacking in a perception of man's social relations, and so failed of a half of that great commandment to love both God and the neighbor. Christianity fits man both for the *Here* and the *Hereafter*. Lutheranism looks only at the latter.

Robert Buckley Drummond, in his life of Erasmus, says: "Was it [the doctrine of justification by faith] to be carried to the point of affirming that a man's conduct was so absolutely ineffectual that it could be of no importance whether he was trying to obey the commandments or not, and that as regards salvation, it would be just as well with him if he were leading a vicious life as a virtuous one; or even one step further, to the point of teaching that the practice of good works was actually a hindrance rather than a help toward the reception of saving faith? Such might indeed seem to be the legitimate consequences of the Lutheran position in its broadest statement. And to that bad extreme the doctrine was actually carried, at least by some who called themselves Lutherans." Of this pernicious extreme the German Church is to-day by no means free; and the attentive observer wonders if it is not for America, conserving her Christian Sunday, extending her Christian philanthropies and emphasizing the Christlike character of the Church's membership, to revert upon the Old World with a new and broader reformation, one not of private judgment alone, but of private purity as well, of individual conduct—a reformation conjoining faith and works.

BERLIN, GERMANY.

## RELIGIOUS NOTES.

THUS far 51 of the 211 presbyteries of the Presbyterian Church have been reported as voting on the overture on revision of the Westminster Standards. The Albany Presbytery is not counted either for or against revision. The following table will show how they have voted, and also the number of ministers and communicants each represents:

| *Presbyteries.* | *No.* | *Yes.* | *Min.* | *Com.* |
|---|---|---|---|---|
| Albany, N. Y. (*new creed*).. | .. | .. | 66 | 9,575 |
| Allegheny, Penn..... | 1 | .. | 41 | 7,175 |
| Austin, Tex..... | .. | 1 | 14 | 1,271 |
| Baltimore, Md..... | .. | 1 | 48 | 7,428 |
| Bellefontaine, O..... | .. | 1 | 14 | 3,155 |
| Binghamton, N. Y..... | .. | 1 | 28 | 4,584 |
| Blairsville, Penn..... | 1 | .. | 30 | 5,870 |
| Brooklyn, N. Y..... | .. | 1 | 54 | 16,389 |
| Buffalo, N. Y..... | .. | 1 | 55 | 7,717 |
| Cayuga..... | .. | 1 | 32 | 4,310 |
| Chemung, N. Y..... | .. | 1 | 23 | 3,456 |
| Chicago..... | .. | 1 | 96 | 13,792 |
| Cincinnati, O..... | .. | 1 | 66 | 9,255 |
| Geneva, N. Y..... | .. | 1 | 29 | 4,731 |
| Huntingdon, Penn..... | 1 | .. | 58 | 9,857 |
| Kalamazoo, Mich..... | .. | 1 | 22 | 2,462 |
| Kansas City, Mo..... | 1 | .. | 38 | 4,063 |
| Lake Superior, Wis..... | .. | 1 | 21 | 1,739 |
| Lansing, Mich..... | .. | 1 | 23 | 3,317 |
| Logansport, Ind..... | .. | 1 | 25 | 4,022 |
| Long Island, N. Y..... | 1 | .. | 21 | 3,404 |
| Lyons, N. Y..... | .. | 1 | 19 | 2,431 |
| Mahoning, O..... | .. | 1 | 26 | 5,271 |
| Mattoon, Ill..... | .. | 1 | 24 | 3,282 |
| Montana..... | .. | 1 | 23 | 967 |
| Morris and Orange, N. J..... | .. | 1 | 53 | 8,419 |
| Muncie, Ind..... | .. | 1 | 14 | 2,282 |
| Nassau, N. Y..... | .. | 1 | 26 | 2,954 |
| Nebraska City, Neb..... | .. | 1 | 43 | 3,389 |
| Newark, N. J..... | .. | 1 | 49 | 7,452 |
| New Brunswick, N. J..... | 1 | .. | 67 | 7,700 |
| New York..... | .. | 1 | 165 | 25,526 |
| Niagara, N. Y..... | .. | 1 | 21 | 2,930 |
| North River, N. Y..... | .. | 1 | 42 | 5,373 |
| Philadelphia Central, Penn | 1 | .. | 66 | 15,913 |
| Philadelphia, North, Penn. | 1 | .. | 59 | 8,54 |
| Philadelphia, Penn..... | 1 | .. | 65 | 13,215 |
| Portsmouth, O..... | .. | 1 | 17 | 3,495 |
| Pittsburgh, Penn..... | 1 | .. | 69 | 12,940 |
| Redstone, Penn..... | 1 | .. | 25 | 4,383 |
| Rochester, N. Y..... | .. | 1 | 62 | 9,995 |
| San Francisco, Cal..... | 1 | .. | 40 | 5,047 |
| Shenango, Penn..... | 1 | .. | 18 | 3,210 |
| South Florida, Fla..... | .. | 1 | 11 | 515 |
| Steubenville, O..... | .. | 1 | 38 | 7,147 |
| St. Paul, Minn..... | .. | 1 | 75 | 7,234 |
| Trinity, Tex..... | .. | 1 | 10 | 390 |
| Troy, N. Y..... | .. | 1 | 49 | 7,607 |
| Westchester, N. Y..... | .. | 1 | 58 | 6,939 |
| Westminster, Penn..... | 1 | .. | 32 | 5,260 |
| Wooster, O..... | 1 | .. | 33 | 4,519 |
| | 15 | 35 | 2,097 | 321,196 |

....Finland, with the exception of Russia, of which it constitutes a province, but of which it is entirely independent in the management of its internal affairs, is about the last of European lands to legalize religious dissent. According to the "Law concerning Dissenters," promulgated in November, Protestants not adherents of the Evangelical Lutheran State religion can organize themselves into independent congregations, but only with imperial sanction. The petition for this sanction must be accompanied with the doctrinal confession of the petitioners. The congregation can select its own pastor and teacher, but must report its selection to the Finnish Senate. Every congregrtion must appoint a trustee to represent it over against the State; and this trustee must be a Finnish citizen, and must be acceptable to the governor. No one is permitted to leave the State religion and connect himself with a dissenting body before the completion of his twenty-first year.

....The Armenian Patriarch of Constantinople, Kharene, has written a letter to Bishop Potter, of this city, thanking him for allowing the Armenian service to be celebrated in one of his churches, and adding:

"Oh! that it were given me to see this example of Christian charity frequently repeated, and to behold the leaders of different denominations, who are one in the fundamental doctrine of the Holy Trinity as promulgated by the Nicene Creed, one in their belief in the Incarnation of the Word, one in the inheritance of the gift of salvation and partakers of the regenerating sacraments of the one Apostolic Church, enter into closer fellowship."

....A religious census of Hartford, Conn., was taken recently under the auspices of the Connecticut Bible Society. A population of 48,179 was found, of which 23,154 is set down as American, or less than half. According to religious belief the people are divided as follows: Roman Catholic, 19,309; Congregational, 8,486; Episcopal, 6,143; Methodist, 3,324; Baptist, 2,345; Lutheran, 1,458; Jewish, 1,158; Universalist, 970; Presbyterian, 668; Unitarian, 276; Adventist, 266; Spiritualist, 60; Catholic Apostolic, 36; no preference, 2,681.

....The New York Methodist Book Concern reports a net capital of $1 888,475; the Western Book Concern, $933,844, making together a net capital of $2,822,319. The circulation of *The Christian Advocate* is reported to be 52,000. The circulation of *The Methodist Review*, bimonthly, rose from 4,000 in 1888, to 5,700 in 1889.

....Of the 603 candidates ordained deacons and priests in the various dioceses of the Church of England at the Christmas ordinations, 162 were graduates of Cambridge, and 89 graduates of Oxford.

....The Newark Presbytery went for revision last week, by a vote of 32 to 10.

# Missions.

## ANOTHER YEAR'S WORK IN KOREA.

BY H. G. UNDERWOOD.

SINCE the opening of Korea to the world in 1882, the eyes of the whole Christian world have been upon this land, much interest has been awakened, and it is astonishing that so little has been done on the part of the Church in both England and America. The Churches of Great Britain have expressed and seemed to manifest a great interest in this newly opened field; but they have left most of the work to their brethren in Canada and Australia, and their cousins in America, contenting themselves with doing Bible work through native paid agents. The first real work for the country having been done by the Scotch at Monkden, by Messrs. Ross, Macintyre, Webster and others, and their labors having been so signally blessed of God, the questions as to whether this Church had the right to hold back, and whether God was not plainly telling her to "GO FORWARD," are hard indeed to be answered.

Now, at the end of almost five years' work in the land, what do we see?

First, as to the needs. As we look over the country, and as we learn more about its people, as we see the natural blessings that this land possesses, and the poverty and wretchedness of the people in general, we cannot but feel their need.

As we look upon a nation without a religion, with almost nothing but a system of demonism that has in nowise tended to raise, but rather to lower the people, our hearts indeed go out in yearning toward these poor people.

Second, as to the chances for work.

From time to time word comes out in the Christian papers that no work can be done, that mission work is at a standstill, that on the field all who are there must wait, and when their tongues are loosed, then they will work.

It was just after such word had gone to the Church at home; one of the great boards at work there had replied that, consequently, "no more men would be sent until the restrictions should be removed and work could be done"; this had been read to one of the native Christians, and picking up a Chinese Bible that lay on the table he said: "Please write to that Church and ask them where in this book they are told to take the Gospel to the nations that ask for it."

But the above are not facts. The hands of the missionary are not tied, only so far as the individual's conscience and the light that he has tells him they are tied; his mouth is not shut only so far as he is unable to make himself understood in the language. He may travel from north to south, from east to west of the whole peninsula, with hardly encountering a cross look or an angry word aimed at him except perhaps in some wild mountain fastnesses.

At every place that he stops he will find some listeners ready to hear what he has to say about Christ, some buyers for the Christian books that he offers for sale, and on not a few occasions on his departure from a village he will be thanked by the local magistrate for the good that he has tried to do. The people as a people are ready for the Gospel. True there are prejudices that are to be removed, but never yet has the writer in his five years' experience found

the man outspoken in his dislike who was not willing to talk over the subject and to listen to reason.

With reference to the official class and their position it was of them that we spoke in the few lines above, and in many cases where such words and discussions were not possible another method has been adopted. In not a few cases I have been under obligations to these men. Kindnesses and attentions have been shown me that I could not return, and I have sent as the best present I could offer a copy of the New Testament neatly bound in leather with a letter urging them to at least read and see what Christianity taught, and telling what it had done for the world. In almost all cases I have received letters of thanks promising to read it: in not a few the recipients have called upon me in person to speak about the book. In all the work that is done, it is deemed best to be extremely cautious. It has not been thought needful to stir up opposition. No such thing as street preaching has been attempted. But the quiet gathering of a few together in a room or in a desert place and there talking to them of Christ is all that has been done. And this can be done over the whole land.

Such work as this, with preaching every Sunday (with but a few exceptions) in a small chapel where too much attention would not be attracted, has been carried on for over two years. This is known to the authorities, but there has been through it all no real opposition. Then in school and medical work a wonderful door is open wide.

Now, thirdly, what has been done? The answer to this question gives the most marvelous thing in the history of missions. Only five years of missionary work in a land that had for centuries been closed to the whole outside world, and two churches in the land, and one of these alone, the Presbyterian, numbering over a hundred baptized converts, with a good deal more than half as many who have applied for baptism, and who are simply waiting for further instruction in the "Word." The Word has been going over the land, and almost on every side the question comes, "What must we do?" and we are asked to go and see the work and baptize the converts. But we cannot go. The work in the capital demands us; from there the work must be directed. Traveling in Korea is slow work, and with the present force not much can be done in this line.

How has the Church answered this call for workers?

The Churches in England and Scotland have turned a deaf ear and have not listened. To those in Scotland, through their missionaries in Monkden, came the call in its loudest tones, but as yet it has not hearkened.

In America, after listening for ten years, the Churches decided to heed, and began to send workers; but, oh how slowly! The cry reached Canada, and for a little over a year she has been working there; and now the Church in Australia heed the cry, and have sent their first representatives. And just now the news comes that Old England has at last hearkened to the cry, and is about to send a Bishop with his co-workers to strive for the Lord in this land.

SEOUL, KOREA, Jan. 17th, 1890.

## The Sunday-school.

### LESSON FOR MARCH 9th.

THE GREAT PHYSICIAN.—LUKE IV, 33-44.

NOTES.—"*And in the synagog.*"—Travelers believe that the remains of this same synagog may be seen to-day among the ruins at Tell Hûm. There has been much dispute whether ruins of Khan Minyeh or of 'Ain Mudawarah or of Tell Hûm cover old Capernaum. The remains of an elegant synagog at Tell Hûm goes far to favor this as the authentic site. But, as Dean Stanley said, "the disputed sites must still remain disputed." No one really knows.——"*Which had a spirit of an unclean devil.*"—People in the days of Christ were accustomed to call those afflicted with violent insanity or catalepsy "possessed of a devil." That was their way of cataloging a disease. Medicine in the Middle Ages even had not advanced beyond that step; nor has it among the savages of the Polynesian Islands or of many nations more enlightened. It was natural, therefore, such being the case, that the outbursts of frenzy should follow in the line of popular belief and that such afflicted ones should boisterously appeal to or personate the Evil One they thought inhabited them. Christ very naturally does not give a modern lecture on the scientific causes of maladies; but he cures in a way that the popular mind can understand. He always, as did Paul, met people upon their own ground. It is not necessary to insist that these poor people were the homes of personal demons; but each one had better believe as his study and his temperament dictate. It is, after all, a small, tho interesting question, and does not at all affect the validity of the author we quote or the character of Christ, which of the two positions is taken. Christ's act was as sublime and as miraculous whether he cast out an actual demon or healed a deranged man who thought he had one.——"*And rebuked the fever.*"—Notice that the same word *rebuked* is here used as in verse 35. Christ treats what the people called *fever* as he did what they called *devil*. He appeals to it in the same words and it seems to have come out in the same way, altho the feverish woman is not quoted as personating the fever and talking.——"*And rebuking them he suffered them not to speak.*"—A very frequent custom of Christ. It was natural that when those people got to their right senses their ecstasy should overflow into words of adoration and the highest tribute they could pay. Christ was not ready as yet to be heralded abroad as the Messiah. The leaven should work itself out quietly and surely in the hearts of many until, as in the triumphal entry into Jerusalem, it could no longer be restrained. Christ's wisdom in checking premature public demonstration is one of the many and minor evidences of a foresight that was nothing if not divine.——"*When it was day.*—Early dawn (Mark.)——"*And he was preaching in the synagogs of Galilee.*"—He made seven or eight extensive missionary tours in this province during this year.

*Instruction.*—"Let us alone" is the typical cry of every soul convicted of sin that prefers its degradation. Christ has come to destroy the evil that finds lodgement in each one's heart. His mission, if it takes a hundred thousand years, will not be accomplished until all sin is blotted out. Nor does Christ tire in this vast undertaking. Mountains of sin cannot discourage him. Each day makes the rift in the clouds broader. Hope looks with eyes blinded by each new heavenly glory toward the day of universal salvation, when every creature shall bow the knee and sing praises to the Lamb.

There is another hopeful sign indicated by the attitude of the demonized victims; namely, that no matter how deeply a man is sunk in sin he recognizes the Holy One. The very oaths of debauched and careless men convict them of the knowledge of God, which their intelligence and consciences accept but which their lives would refute. The fact that curses are turned to prayers so often in cases of extremity proves with startling emphasis the insanity of a godless position.

Judge with what authority the Master of our faith must have spoken when even his servants can awe the most turbulent men merely by the prestige of unassailable holiness. The man who becomes a devout Christian is a hundred times a man and has a hundred per cent. more authority than before.

Fame, perpetrated through piety, is not a thing to cultivate. It will take care of itself. Christ deprecated for a long time reports of his marvelous cures. He had no hand in the honor he received further than by doing deeds of honor. Too many are afraid they won't get the credit of a large contribution to the X Y Z Society, or of making a yearly pair of slippers for the minister, or of punctual attendance at the Bible-class. If the motive is single, the fact of *doing* the right is all that is needed. Reputation follows as it is deserved. If it lags—so much the better; for to be known above the common crowd is an excitement dangerous to most constitutions.

Every one is sent to preach the Kingdom of God. Christ's mission is an obligation personal to each. What are we good for here in this world if not for that? That incentive is sufficient to make life worth living.

## Ministerial Register.

BAPTIST.

BROWN, A. J., Fabius, accepts call to Oswego, N. Y.
CRUMBLEY, J. D., Deep River, Conn., called to Keyport, N. J.
CURRAY, J. P., Lebanon, Ohio, resigns.
FULLER, E. M., Canaan, called to Jefferson, N. H.
GANUN, J. N., New Haven, Conn., accepts call to East Marion, L. I., N. Y.
KNIGHT, E. C., ord. February 26th, Philadelphia, Penn.
WILLIAMSON, A. F., inst. February 19th, Belmont ch., Philadelphia, Penn.

CONGREGATIONAL.

BROWN, A. A., Mitchell, called to Spearfish, S. D.
BROWN, J. NEWTON, called to Excelsior, Minn., in connection with work on the *Northwestern Congregationalist*.
BOWEN, THOS. F., Emmetsburg, Ia., resigns.
COOK, CHAS. H., Auburn, Cal., accepts call to Park City, Utah.
COOPER, SAMUEL B., Jefferson, called to Stoughton, O.
DINSMORE, CHARLES A., inst. February 19th, Whitneyville, Conn.
FULLERTON, EDWARD G., inst. February 18th, Park ch., Worcester, Mass.
HEBBERD, STEPHEN S., Menomonie, Wis., resigns.
KASSON, FRANK H., Kewanee, Ill., resigns.
LAWRENCE, H. N. (Meth.), accepts call to Britt, Ia.
LOOMIS, CHAS. W., Eagle River, Wis., resigns.
McCONNELL, JAMES E., Churchville, N. Y., accepts call to Northfield, Minn.
MERCER, HENRY W., Stockbridge, Wis., resigns.
MILLETT, T. F., Bingham, accepts call to Eliot, Me.
RICHARDSON, JOHN L., accepts call to Chicago Sem., Chicago, Ill.
RICHIE, D. H., called to Pittsville, Wis.
ROBINSON, EDWARD A., Berkeley Temple, Boston, accepts call to Wollaston, Mass.
SAVINE, J. J., Wisconsin, accepts call to Stockton, Kan.
SMITH, DILMAN, Green Mountain, Ia., resigns.
SMITH, OTTERBEIN O., Neponset, called to Malden, Ill.
THURSTON, O. B., Pinckney, Mich., resigns.
TOBEY, ISAAC F., Rocklin, accepts call to Kohala, Cal.
VOORHEES, J. SPENCER, Telluride, Col., withdraws his resignation.
WEBSTER, EUGENE C., Yale Divinity School, called to Somers, Conn.
WHEELER, S. H., Los Angeles, Cal., called to Waterbury, Vt.
WRIGLEY, FRANCIS, Tracy, Minn., resigns.
YOUNG, J. H., called to Braddock, Penn.

PRESBYTERIAN.

BOYDEN, JOHN A., Wilkesbarre, called to Pittsburg, Penn.
CARLISLE, DOUGLASS, Easton, Penn., resigns.
EWING, T. D., D.D., Parson's College, accepts call to Corning, Ia.
IRVINE, WM., inst. Anchorage, Ky.
LAMB, JAMES, Cadillac, Mich., resigns.
McQUEEN, G., Ogden, accepts call to Rochester, N. Y.
MARTIN, CLEMENT G., Albany, called to Greenport, L. I., N. Y.
PATTON, W. A., Doylestown, called to Wayne, Penn.
PLATTER, D. E., Canton, O., resigns.
SCHLOSSER, HENRY, Westhampton, L. I., resigns.
SCHOFIELD, L. M., San Francisco, Cal., resigns.
SEAVEY, W. R., Mount Clemens, Mich., resigns.
SMITH, C. H., Morganfield, Ky., resigns.
SLEMMONS, WILLIAM E., Mercer, called to Erie, Penn.
RALSTON, J. H., Worcester, Mass., accepts call to Hobart, N. Y.
WILSON, MAURICE E., Baltimore, accepts call to Dayton, Ohio.

PROTESTANT EPISCOPAL.

CHELSEY, J. H., Perryman, accepts call to Easton, Md.
COALE, WM. A., Geneseo, N. Y., accepts call to St. Luke's ch., Baltimore, Md.
HELFENSTEIN, E. T., Forest Hill, accepts call to Sepsutiae, Md.
MILLER, ALEXANDER J., Philadelphia, Penn., accepts call to Asbury Park, N. J.
SMITH, DUDLEY D., Christiana, Hundred, Md., accepts call to Emmanuel ch., Kinsington, Philadelphia, Penn.

MISCELLANEOUS.

BLOMGREN, C. A. Luth., McKeesport, Penn., resigns.
CHURCH, S. D., Free Baptist, Deerfield, N. H., resigns.
CLARK, J. B., "Christian," Morganville, N. Y., accepts call to Gulf Mills, Penn.
COLLIER, GEORGE Z., Ref., New York City, accepts call to Alexandria Bay, N. Y.
CONKLIN, ABRAM, Univ., Brooklyn, N. Y., resigns.
CHRISTY, V. B., Luth., Zeltenapie, accepts call to Ellerton, O.
HAMMATT, A., Univ., North Adams, Mass., resigns.
HARRIS, M. H., Univ., Worcester, Mass., accepts call to Chicago, Ill.
LEUARS, WILLIAM, Luth., Lity, accepts call to Anneville, Penn.
MARTIN, D. R., New York, N. Y., called to Clinton Ave. Reformed ch., Newark, N. J.
NEALLEY, W. H., Free Baptist, Bristol, N. H., resigns.
NEIL, J. W., So. Pres., San Antonio, Texas, resigns.
ORR, A. H. Unit. Pres., Savannah, O., accepts call to Troy and Southfield, Mich.
PERKINS, C. S., Free Baptist, Lynden Center, N. H., resigns.
SOMMERS, H. O., Univ., Branchport, N. H., accepts call to Bloomfield, Vt.
SPEER, JOHN S., D.D., Unit. Pres., Canonsburg, Penn., resigns.
STAATS, B. B., Ref., Coxsackie, called to Helderberg, N. Y.
STRYKER, PETER, Ref., re-inst. Feb. 18th, West Thirty-fourth St. ch., New York, N. Y.
YEOMAN, N. H., Free Baptist, Wilmot, N. H., resigns.

## Science.

### THE NIAGARA GORGE.

BY PROF. G. FREDERICK WRIGHT.

SINCE the prominence attained by the Niagara gorge as a measure of post-glacial time, I am so often asked whether the conditions of the strata from Lewiston up to the Falls are sufficiently uniform to warrant even approximate calculation as to the rate of recession, that I took pains, on a recent visit to give special attention to the question.

The gorge extends a distance of about seven miles and a half, and is from 800 to 1,200 feet in width, and at its mouth somewhat over 300 feet in depth down to the water. But the surface of the water constantly rises toward the Falls, so that near the cataract the depth of the gorge is only about 200 feet. The water, however, at the nearest point at which it can be measured below the Falls, is reported by the United States Survey to be 200 feet deep.

At the mouth of the gorge, near Lewiston, the strata of rock, beginning at the top, consists, first, of hard limestone, which is the same as that over which the cataract now plunges. This stratum is, at the Falls, about eighty feet thick. Lower down, and near the mouth of the gorge, it seems to be considerably thinner. Underlying this surface limestone is a deposit of softer rock, about fifty feet thick, in which shale predominates. This is easily disintegrated by the action of the falling water, and so the support is removed from the harder rocks above and the cataract is formed. Were it not for this softer underlying stratum, the river would form, instead of a cataract, a series of rapids, such as is coming into existence above the Falls at the present time.

Below these two strata there is another deposit of hard limestone, about half as thick as the upper one, underlaid also by a comparatively soft and easily disintegrated formation of about the same thickness as that above it. Below these two there is still a third stratum of hard rock of about the same thickness with the second, and this again is underlaid by a soft, reddish shale, extending below the surface of the water. Thus, at Lewiston, the face of the gorge presents the appearance of a slice of huge layer cake, in which there are three layers and two fillings, the whole underlaid by a third filling.

After following the bank of the river up the whole distance on both sides, I think I can say with confidence that, so far as the nature of the strata themselves would affect the rate of recession, it can never have been less than that at the present time; for the question is really that of the recession of the upper stratum of limestone, with its underlying shaly deposits, and this is continuous and pretty nearly uniform throughout the whole length of the gorge.

Two other considerations, however, tend to disturb the calculation. The whirlpool is at the upper end of a remarkable opening through the western face of the gorge, which in pre-glacial times doubtless extended to a corresponding opening in the escarpment at St. David's, two or three miles to the west. This old channel is now filled and almost wholly obscured by glacial *débris*, the character of which can be easily perceived at the western side of the whirlpool. This is the pre-glacial channel to which Dr. Hall and Sir Charles Lyell first directed attention fifty-five or sixty years ago. This is not, however, a channel which was made by a stream comparable in size to the present Niagara, but rather one worn by a small stream which furnished local drainage for a limited area. The course of this old channel to St. David's is for some distance in direct line with that of the gorge above the whirlpool, and it is not unlikely, as Dr. Belt pointed out a few years ago, that some portion of the gorge above the whirlpool may have been worn by this pre-glacial stream, and to that extent have diminished the amount of work to be finally done by the present river. This much, therefore, must be set down to the possible debt of the gorge to pre-glacial forces, and so would reduce the time.

Another possible disturbing element in the calculation is the changes which have taken place in the amount of water flowing over the falls since the present line of recession began. At present the water from all the upper lakes pours over this cataract. At the Toronto meeting of the American Association for the Advancement of Science, the question was raised by Dr. Gilbert, of the United States Geological Survey, whether comparatively slight changes in the land levels to the north and west may not for a time have turned a large part of this drainage in another direction. It cannot be denied that this may possibly have been the case; for a glance at the map will show that in its upper course the Ottawa River has branches heading near Lake Nipissing, which is connected with Georgian Bay and Lake Huron; and this watershed is here not more than 125 or 150 feet above the level of Lake Huron; so that a comparatively slight depression at this point would turn the drainage of the upper lakes down the Ottawa River. But while this is theoretically possible, no evidence of such a line of drainage was presented by Mr. Gilbert or has ever been discovered. An argument against its existence may be drawn from the appearance of the mouth of the Niagara gorge at Lewiston, which is such as to indicate that it was originally worn out by a large and powerful stream like that which now flows through it. The evidence of this consists in the fact that the gorge is scarcely any wider at the mouth than anywhere else, whereas if the rate of erosion had been slow, as would have been the case with a small stream, the mouth would have had time to enlarge itself, and become V-shaped. This, as any one can see, follows from the inevitable action of the forces at work. The corners of the rock exposure on each side of the entrance of such a gorge are exposed to a double portion of the gradually eroding agencies which operate upon the gorge farther back. This, together with the longer time that the lower portion of a gorge is subjected to wasting agencies, produces the results we have indicated. Because these results have not to any marked extent been produced at the mouth of the Niagara gorge, we can safely infer that it is of comparatively modern origin, and therefore produced by present forces.

# Literature.

*[The prompt mention in our list of "Books of the Week" will be considered by us as equivalent to their publishers for all volumes received. The interests of our readers will guide us in the selection of works for further notice.]*

## TWO GOOD BOOKS IN ECONOMIC SCIENCE.*

THESE books show modern magazine discussion at its best. They are good examples of a kind of work peculiar to our own age. The articles which have here been collected differ wholly from the writings of Macaulay, Carlyle, and the reviewers of that generation. They are constructive rather than critical. No one would dream of calling them essays. They are not accounts of what other people have done, but positive contributions to the knowledge of the subjects of which they treat. They contain things which, a generation ago, would have first appeared in book form and subsequently have been discussed in the magazines. To-day the order is reversed. Our writers first address the public through the magazines. No matter how severe the medicine, they divide it into pills of the proper size, slightly sugar-coated, which they administer through the medium of some popular periodical.

In a certain sense, both the public and the authors gain by the change. The circle of readers addressed by a modern magazine is vastly wider than the most successful books could hope to reach. More people are thus led to think of these subjects, and the writers gain wider influence. But the effect on the scientific character of the investigation is not so good. The result is apt to take the form of a series of pictures rather than a careful discussion. To be a popular magazine writer, one must be an advocate rather than a judge. He must to some extent abandon the scientific spirit. The man who carefully weighs objections will be much less effective with the casual reader than the man who passes them over lightly.

This is not intended as a criticism of the writers of these books. FAR less is it an impeachment of their candor. It is simply a warning against expecting too much from works of this kind. This warning is especially needed in the case of Mr. Wells, whose book has been treated by some reviewers as having a more scientific character than the author himself, in his straightforward and sensible preface, thinks of claiming. "To trace out and exhibit in something like regular order the causes and extent of the industrial and social changes and accompanying disturbances which have especially characterized the last fifteen or twenty years of the world's history." Such is the main purpose of the author as he himself states it. He begins by showing how widespread have been the disturbances of the last fifteen years throughout the whole civilized world. Some cause of wide and universal influence must be sought to explain them; this cause he finds in the new conditions of production and distribution. The cheapening of transportation has brought producers and consumers into wholly new relations. The investment of capital on a large scale has caused over-production in certain lines and certain places. All this has been attended with much incidental suffering and with a pretty constant fall in prices. This fall has been explained on two hypotheses. One set of investigators held that it is largely due to the disuse of silver; others believe that it is to be explained by the lessened cost of production of goods, and that the disuse of silver is a relatively unimportant incident rather than a main cause of the movement. Mr. Wells argues strongly in behalf of the latter view. He examines different articles of commerce one after another, showing how changes in price have been accompanied, not to say preceded, by improvement in production. He does not believe that gold has become scarce. As for the demonetization of silver, he regards it as a necessary result of modern civilization rather than an arbitrary act of the legislative power.

In spite of the extent of these depressions Mr. Wells is far from taking a pessimistic view of the future. He believes that the final effect of these changes is beneficial to the laborer rather than otherwise. The displacement of labor by machinery, as far as it exists, is a temporary loss counterbalanced by a much greater gain in the long run—a gain to the laborer and not to the capitalist or land-owner. He comes to the general conclusion

"That the immense material progress that these changes have entailed has been, for mankind in general, movement upward and not downward; for the better and not for the worse; and that the epoch of time under consideration will hereafter rank in history as one that has had no parallel, but which corresponds in importance with the periods that successively succeeded the Crusades, the invention of gun-powder, the emancipation of thought through the Reformation, and the invention of the steam engine; when the whole plane of civilization and humanity rose to a higher level, each great movement being accompanied by disturbances of great magnitude and serious import, but which experience has proved were temporary in their nature and infinitesimal in their influence for evil in comparison with the good that followed."

If the reader simply desires to see this outline filled in with a series of brilliant pictures, and to hear arguments in support of these views, Mr. Wells's book will exactly meet his demands; but if he wishes help on the doubtful points, or means of satisfactorily weighing conflicting arguments, he will be disappointed. Take, for instance, the matter which makes the most real trouble in the silver question. A great many farmers have incurred debts when wheat was a great deal higher than it is now. Is the fall in the price of wheat due to changed conditions in its production, or partly to the demonetization of silver? To answer this question, there ought to be a very careful investigation of the world's wheat statistics. Instead of this, we are told that "the statistical data are themselves matters of controversy." We are given a few selected figures of Indian wheat which convey a false implication as to the real facts in that case. Figures for some other countries, instead of being chosen with a view to fairness, are arbitrarily taken from such years as to make as strong an *ex-parte* case as possible; and the final deduction on the subject is couched in such a form as to beg the whole question. The author, in another chapter, goes over the traditional ground about economies in the use of coin, and the substitution of credit for money. Yet his own figures with regard to the coin circulation of the United States are at variance with the first, while John Rae has pretty effectually disproved the second. These oversights, and similar ones in other parts of the book, are the more disappointing because Mr. Wells is a man who can give so much valuable information on all these points that it seems a great pity for him to have sacrificed strict scientific treatment.

Mr. Atkinson's book is not so systematic as Mr. Wells's. The various parts of which it is composed are more loosely bound together. The bulk of the work is occupied with a detailed account of the effect of modern improvements on the relative condition of capital and labor. Mr. Atkinson makes his main points conclusively. He shows extremely well how low prices mean high wages and small profits, and illustrates the tendency by actual presentations of fact. He gives a great many details which can serve as a useful basis for Mr. Wells's generalizations. But when he comes to estimate the actual proportion between wages and profits at the present day his case is not quite so clear. He estimates the marketed product of the census year at $9,000,000,000 and the wages and salaries at 8,100,000,000; leaving by substraction only ten per cent. of the product for capital. This view is criticised by Mr. Frederick B. Hawley, who says that, to the annual product should be added the value of the services paid for in the course of the year; that the difference between the aggregate value of goods and services on the one hand, and wages, salaries, etc., on the other, represents approximately the portion at the command of the capitalist, which would then be more than a quarter of the whole instead of a tenth. Mr. Atkinson tries to impugn this view, but not, as it seems to us, with entire success. The fundamental fallacy of Mr. Atkinson's position may perhaps be shown in this way. Of the $8,100,000,000 which he by his extremely careful and praiseworthy analysis considers to be the total amount of wages and salaries, a part is spent, not for food and clothing but for services of various kinds. Suppose that $300,000,000 were spent in this way. Then the amount of *product* going to labor would be only $7,800,000,000, and by simple subtraction the capitalists' share of the product would be $1,200,000,000. Whether the figure which we have assumed be right or wrong, it is obvious that some part of the wages and salaries is thus spent for services of others and even a very slight correction of this kind makes a considerable change in the proportions resulting, besides interfering with the theoretical accuracy of the method itself.

Many of Mr. Atkinson's readers will be more attracted by the miscellaneous articles in which he embodies some of the results of his practical experience. His new methods of cooking have aroused wide interest. His experience in preventing fires has been less widely known, but has had far greater practical importance. His work in manufacturers' mutual insurance companies has been more beneficent than that of almost any other man in a similar position. It was the object of Mr. Atkinson and his associates not merely to adjust losses, but still more to prevent them. The amount of success which has attended his efforts has been extraordinary. The essay on "Slow Burning Construction" touches a department of practical economics whose importance no one can dispute, and upon which there is no distinction of party views and party platforms.

One of the most timely and interesting papers in the whole volume deals with Henry George's theory of a single tax on land. Familiar as this discussion has become, Mr. Atkinson discovers several new and striking phases. He analyzes the property taxed in the city of Boston, and shows that three-sevenths of it is land value as distinct from improvements. If all State and local taxes had to be assessed upon this property alone, the Boston tax-rate on such property would rise to $35 per $1,000. If in addition, as proposed by Henry George, national expenditure should be defrayed by the same tax, the total would probably rise to about $70 per $1,000.

"What effect would a tax of seven per cent. have? Would it not instantly deprive land of a large part, if not the whole, of its market value? To this the advocates of the single-tax system may assent, and may affirm that this is the conclusion which they desire to reach. They may then hold that any person who desires to become possessed of a piece of land might then do so without paying out any considerable sum of money for the purpose of primary possession. *But what would be the conditions?* That before he himself could get any benefit out of it he must make use of it in such a way as to be able to pay a sum equal to seven per cent. on its present valuation before being able to set aside any part of the product of the land for his own use. Or, to put it in another way, . . . any one who might choose could become entitled to a piece of land previously unoccupied in Boston, free of cost for purchase, but subject to the condition that he and his family should earn by the use of that land $300 per year, to be devoted to the first lien of the State and nation—*i. e.*, to the single tax—before setting aside anything from their work for shelter, clothing or subsistence. Under these conditions what benefit would the conditional possession of land under the single-tax system be to the poor man? Could any one but large capitalists afford to accept even a gift of land on these conditions? Would not the tendency of these conditions be to depopulate the peninsula of Boston, and concentrate the land in fewer hands than possess it at the present time under the present conditions?"

We give this as an example of the vigor and originality of Mr. Atkinson's treatment. Whether the reader fully agree with his reasoning or not, he always finds something worth reading and thinking about. We only regret that, in the limited space at our command, it is impossible to do better justice to the variety of topics treated and new ideas developed.

*Life and Labors of Rev. Reuben Gaylord, Home Missionary for Iowa and Nebraska, and Superintendent for A. H. M. S. for Nebraska and Western Iowa.* By his wife. (Rees Printing Company, Iowa.) This volume is much more than the ordinary memorial of a useful and devoted minister. It is a wonderfully faithful presentation of the missionary life and work which has built up the Christianity of the West; minute and realistic as a Dutch painting; full of the home incidents of missionary life. Mr. Gaylord came of good New England stock, and was raised in the old Connecticut town of Norfolk. He went to Yale, and was graduated with honor with the class of 1834. After some experience in teaching in Jacksonville in the early days of Illinois College, he devoted himself to the ministry in the Home Missionary field and returned to New Haven to complete his theological preparations. The journey East was made on horseback. He was one of the "Iowa band," formed in the Seminary at New Haven, who, in connection with the "Andover band," did famous work in Iowa. So far as the social and organized Christianity of these Western States is concerned, the proper title for such a book as this would be "The Making of the West." It begins, however, in the making of the men who are to do the work. In both of these aspects—the preparatory making of the workman and the making of the Western Christian Society which followed—this book is a model. There are no great or exciting episodes in it. As such a work must be, it is characterized by a considerable uniformity of style; but as a whole, it is at once an object lesson in and a demonstration of the genius of Christianity for building up human society. There is something worthy of apostolic times in the unworldly devotion of these men. In the midst of the gigantic material growth which has amazed the world, Mr. Gaylord remains voluntarily poor. He permits the churches to send him clothes. He who is giving other men counsel as to the investment of money which makes them all rich, and who is building up the institutions which give all property its value, deliberately remains poor and dies poor in the harness, happy, satisfied and triumphant. The energetic activity of the man spreads all over the land. He plows and plants in the West, but he collects and prepares in the East. The American churches and their ministry, in their various forms and degrees of co-operation as seen in such a book as this, are an ideal brotherhood, realizing the ideal of Christianity. For the moment, secular energy and enterprise seem to have lost their power, while the agencies of the Kingdom of God for the conversion of the world and the redemption of society go on.

*The Elements of Astronomy. A Text Book for Use in High Schools and Academies. With a Uranography.* By Charles A. Young, Ph.D., LL.D. (Ginn & Company, Boston. $1.50.) This handbook is not a condensation or revision in any sense of Professor Young's "General Astronomy," but a new work planned and executed for high school and academy classes. In grade it is elementary but not primary. We note, however, in it formulas which assume some acquaintance with algebra and geometry and even (very rarely) trigonometry. The work is done in all parts to meet the author's rigorous standard. It is clean cut, done with a brevity that is both full and lucid. The book is arranged in a natural order of progressive development, and so far as it is possible in such a book, the very latest opinion is represented in it. A pretty full Appendix contains a considerable amount of matter mostly relating to topics and problems in practical astronomy, and which are usually expected in the body of

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* RECENT ECONOMIC CHANGES AND THEIR EFFECT ON THE PRODUCTION AND DISTRIBUTION OF WEALTH AND THE WELL-BEING OF SOCIETY. By DAVID A. WELLS, LL.D., D.C.L. New York: D. Appleton & Co.

THE INDUSTRIAL PROGRESS OF THE NATION. CONSUMPTION LIMITED. PRODUCTION UNLIMITED. By EDWARD ATKINSON, LL.D., PH.D., author of "The Distribution of Products." New York and London: G. P. Putnam's Sons.

the work. To the Astronomy is appended a Uranography, with a series of convenient elementary star-maps and descriptions of constellations and stars visible with a small telescope. Diagrams and illustrative drawings are used throughout the book freely and with great advantage, especially in the chapter on the sun; and they are generally very good. From the astronomer's point of view and from the teacher's the manual is equally well done and is a model in both respects.

*The Minutes of the National Council of the Congregational Churches of the United States at the Seventh Session, held in Worcester, Mass., October* 9-14, 1889, lie before us with the Reports and Papers, compiled and edited by the Rev. Henry A. Hazen, published by the Congregational Sunday-School and Publishing Society. ——We have also *The World's Sunday-School Convention held in the Congregational Memorial Hall and City Temple, London. A Complete Record of its Proceedings day by day, July* 1 *to* 6, 1889, (Fleming H. Revell), an inexhaustible compendium of instructive, stimulating and various matter relating to the Sunday-school and Sunday-school work in all parts of the English-speaking world.

## LITERARY NOTES.

THE editor of *The Writer*, a Boston magazine for literary workers, proposes to compile a "Directory of American Writers, Editors and Publishers." He solicits full personal details from all who belong to these classes. The Dictionary, if made with care and on the plan marked out in the prospectus, will be invaluable.

....Dr. A. M. Fairbairn, Principal of Mansfield College, Oxford, is to deliver a course of lectures next summer at Chautauqua on "Leaders of Religious Thought in the Nineteenth Century," under which head he is to discuss among others, "Newman and the Anglican Revival," and "Matthew Arnold, or the Relation of Literature to Religion."

...Mr. Langford's book, "Vigilante Days and Ways: The Pioneers of the Rockies. The Makers and Making of Montana, Idaho, Oregon, Washington, and Wyoming," is now confidently promised at once by the Messrs. Cupples & Co. The first edition is sold in advance. The delay in publication is attributed to the unusual pains taken with the publication.

....Worthington Chauncey Ford, editor of "Writings of George Washington," brings out five valuable historical works. A "suppressed" report on the "Trade Between Great Britain and the United States," made by the Privy Council to the King in 1791; *The Letters of Joseph Jones*, 1777-1787, a member of the Continental Congress; *Washington an Employer and Importer of Labor; The Spurious Letters Attributed to Washington* and *The Duché-Washington Letters*, urging him to betray the cause, now published for the first time from the original manuscripts.

....Anson D. F. Randolph & Co. have in press, for immediate publication, under an arrangement with the English publishers and author, "Jesus the Messiah," an abridged edition of the "Life and Times of Jesus the Messiah," by the Rev. Alfred Edersheim, D.D., with preface by the Rev. W. Sanday, D.D., Oxford. Another timely publication to issue shortly from the same is the "History of the Westminster Assembly of Divines," by Prof. Wm. M. Hetherington, D.D., LL.D., Free Church College, Glasgow. Edited by Robert Williamson, D.D., with Notes and Fac-similes of Title-pages of the Original Editions of the Confession of Faith, the Catechisms, Larger and Shorter, and the Directory of Church Government and Ordination of Ministers.

....The literary sensation of France, at present, is "*Les Sous-Offs*," by Descaves. It is a free and frank criticism of the condition of the French army by one who claims to have seen it "from within," and whose claim appears to be well founded. Altho written in the form of a novel, the work evidently contains a good deal more of fact than of fiction. This has been recognized by the Government, and the author has been degraded from his military rank as officer and court-marshal proceedings have been inaugurated against him. The French literary world is divided as to the merits or demerits of the work and on the justice of the proceedings against the author. In the *Figaro* fifty prominent French writers, of various political and literary schools, among them Alphonse Daudet, George Ohnet, Zola, De Bonneville, have united in a determined protest against the measures, on the ground that these endanger the freedom of the press and of literary research. Quite naturally the publication of this work reminds one of the famous "Reports" sent early in 1870 by the French Military Attaché in Berlin, Baron de Stoffel, warning the Imperial Cabinet against an attack on Germany, which reports, however, were disregarded, and many of them were found with seals unbroken among the secret documents of the Emperor when captured at Sedan. Descaves is a pupil of Zola, hence a "realist" of the French type. His picture of the moral degeneracy of the French officers, their suppression of the rank and file and their robbery of the money and possessions of the common soldier, is singularly dramatic and fascinating. Even taking his account *cum grano salis*, there is still left a residuum of truth, showing in a convincing manner that the inner affairs of the French army, particularly among the lower officers, are rotten, and thoroughly in need of reformation. Descaves's work is a singular side-light volume to the representation made by the French bishops of the immoral character of the lower French soldiery when the law compelling candidates for the priesthood to serve in the army was under consideration. What Bishop Freppel at that time scarcely ventured to hint at, this Descaves here preaches from the housetops.

## BOOKS OF THE WEEK.

The Collected Writings of Thomas de Quincey. New and enlarged edition. By David Masson. Volume IV., Biographies and Biographic Sketches. 7½x5, pp. 439. New York: Macmillan & Co. $1 25

Poems. By Edward Octavius Flagg, D.D. 7¼x5¼, pp. 161. New York: Thomas Whittaker. 1 50

Herbarium and Plant Description. Designed by Edward T. Nelson. 10x6½. Boston: Allyn & Bacon. 0 75

Greek Prose Composition. Exercises for Writing Connected Greek Prose. With Introductory Notes on Syntax and Idiom and Rules for Cases and Accent. By Francis G. Allenson. 7½x5¾, pp. viii, 205. The same. 1 00

Ancient Greece. From the Earliest Times down to 146 B.C. By Robert F. Pennell. 7½x5¼, pp. 193. The same 0 60

Life and Work of John Williamson Devin, D.D., LL.D. By Theodore Appel, D.D. 10x7, pp. xxii, 776. Philadelphia, Penn: Reformed Church Publishing House.

*Migdal Zophim*. (The Watch Tower.) The Jewish Problem and Agriculture as its Solution. By Moses Klein. With numerous illustrations. 9x6¾, pp. 88-21. Philadelphia, Penn.: Moses Klein 2 00

Starlight Ranch and Other Stories of Army Life on the Frontier. By Captain Charles King, U. S. A. 7½x5¼, pp. 260. Philadelphia, Penn.: J. B. Lippincott Co. 1 00

To Europe on a Stretcher. By V. M. Potter. 7¼x5, pp. 100. New York: E. P. Dutton & Co.

Helps for Daily Living. By M. J. Savage. 5¼x6 pp. 150. Boston: George H. Ellis. 1 00

The Signs of the Times. By M. J. Savage. 5¼x8, pp. 187. The same. 1 00

American Men of Letters. William Cullen Bryant. By John Bigelow. 7½x5¼, pp. 355. Boston and New York: Houghton, Mifflin & Co. 1 25

Great Captains. Alexander: A History of the Origin and Growth of the Art of War from the Earliest Times to the Battle of Ipsus, B.C. 301. With a detailed account of the Campaigns of the Great Macedonian. By Theodore Ayrault Dodge. 9x6¾, pp. xxv, 492. The same. 5 00

Master Virgil. The Author of the Æneid as he seemed in the Middle Ages. A Series of Studies. By J. S. Tunison. 10x7½, pp. vii, 250. Cincinnati, O.

Peterborough. By Stebbing. 7½x5¼, pp. vii, 228. New York: Macmillan & Co. 2 00

Robert Browning's Principal Shorter Poems. 7¼x5, pp. v, 308. D. Appleton & Co. 0 00

Marcus Stratford's Charge: or, Roy's Temptation. By Evelyn Everett Green. 7½x5¼, pp. 432. Boston: Bradley & Woodruff. 0 50

Rights and Wrongs. A Story of Village Life. By S. S. Pugh. 8x7¼, pp. vi, 269. The same.

Jack Gordon, Knight Errant, Gotham. 1883. By W. C. Hudson (Barclay North). 7½x5, pp. 247. New York: Cassell & Co. 0 50

A Little Radical. A Novel. By Jeannette H. Walworth. 8x5¾, pp. 255. New York: Belford Co. 0 50

Roanoke of Roanoke Hall. A Romance. By Malcolm Bell. 8x5¾, pp. 252. The same. 0 50

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# Financial.

## SILVER LEGISLATION.

It is reported that the Senate Committee on Finance, to which various silver and currency bills have been referred, has substantially agreed to a bill which directs the Secretary of the Treasury to increase the purchase of silver bullion to the rate of $4,000,000 per month, to store the same as bullion without coining it into silver dollars, and to issue therefor silver certificates, to be receivable for all Governmont dues, and to be redeemable in lawful money. A bill is to be drafted embodying this idea in due form of law. Connected with the idea, as a part of the plan, is the stoppage, for the present at least, of the coinage of silver dollars. Such is the report from Washington as given last week in one of the papers of this city.

This plan has some of the features of the one proposed by Secretary Windom, and in other respects is unlike it. Both plans agree in suspending the coinage of silver dollars, in accepting and storing silver bullion, and in the issue of silver certificates for such bullion, and also in the general character of these certificates. The point of divergence between the two is that the Government, in the one case, buys a given quantity, no more and no less, of such bullion per month; and that, in the other case, it accepts whatever amount may be deposited by private depositors, and issues certificates therefor equal in value to the bullion at its market price at the time of deposit. The essential ideas, however, are substantially identical in both plans, and probably about the same results would ensue, whichever plan should be adopted.

The multiplicity of ideas on the silver question, the varying shades of these ideas, and the conflict of views in Congress and out of it as to what should be done, make it quite certain that nothing will be done on the subject in the way of positive legislation, until after a prolonged discussion in both Houses of Congress. No man is wise enough at the present time to tell what course this discussion will take, or anticipate the result to which it will at last come. We should not be at all surprised, if it were to end in nothing, thus leaving the whole matter for consideration at the next session of Congress, and perhaps postponing it for a new Congress. This, on the whole, is the most probable result.

It is well to keep in mind that the silver question, so-called, is so essentially an *international* question in the elements involved therein, that it is not in the power of this Congress, or of any other that can be elected by the people, to make a final disposition of it, even in this country, and much less in the world, without the concurrent action of the other great nations of the world. When the silver men so understand the question as to make this discovery, they will become much wiser, and be better prepared to judge as to what is expedient. They greatly deceive themselves by assuming that Congress is a sort of supreme arbiter on this subject, and that all that is necessary is simply to cram the statute book of the United States with silver laws suited to their fancy. This might do if the silver question were, as it is not, purely or mainly a *local* question. It is a world-wide question, and no nation alone is strong enough to handle it.

## MONETARY AFFAIRS.

"Wall Street" persists in taking the most pessimistic views of affairs. Railroad earnings continue large; business is fairly active for the time of year; Clearing-house returns show satisfactory gains; both the South and extreme West are experiencing exceptional prosperity; producers and distributers on a large scale are with few exceptions looking forward to an active spring trade, and yet the Stock Exchange fails to reflect these conditions in the values of standard securities. As if to further emphasize its inconsistency, it has been booming the trust stocks, the most flimsy of all the attractions it has held out to a public, taught by costly experience to be more and more wary and critical.

Opinions as to the reasons for this disappointing state of affairs are as numerous as the grumblers themselves. All agree about the lack of bull sentiment; but, as even sentiment is based on something, that does not satisfactorily explain. Some lay stress on the mild weather and its effect upon the coal and clothing trades; forgetting the compensations and savings in other directions. Others attribute it to firm money and uncertainty respecting future interest rates; overlooking the fact that it is the activity in trade and industry that produces the present scarcity of funds. Money is in demand for more legitimate purposes than speculation; it pays better returns in other directions than in stocks; and hence speculation is discouraged, a fact which need not occasion any particular mourning. Still another contingent has been disturbed by the renewal of rate disturbances in the Northwest. As far as can be discovered there have been no good reasons for the threatened reductions of rates, traffic being ample enough to go around. It is true a good deal of jealousy exists among rival Western lines, which the powerful Northwest-Union Pacific alliance has not tended to ameliorate. There is better reason for believing, however, that the restless Western managers of speculative proclivities have again been on the war-path, more for the purpose of working their private accounts in the stock market than with a conscientious regard of stockholders' interests.

No doubt all of these considerations have had much weight in counterbalancing the confident undertone which really prevails. The average business man is too busy to speculate now, or finds more profitable fields of operation than Wall Street; the consequence being a limited outside interest and dullness on the Stock Exchange. Confidence is really well maintained, conversatiou with almost any broker revealing the fact that customers hold on with unusual tenacity.

One of the weakest features of the situation is that many of the leading speculative stocks are heavily cliqued, or held by a few individuals, who are hoping to unload upon the outsiders. Close money is uncomfortable in such quarters; and in event of a pinch in rates the bears find such places the most vulnerable points of attack. Complaints from the middle West appear to have some foundation; the low prices for agricultural products and the competition of new cities in the far West with older points tributary to the Lakes and the Mississippi giving some occasion for grumbling. Tariff agitation, also, incites complaint; tho it is to be remembered that this is often exaggerated by parties of all views for the purpose of influencing legislation.

The coal trade continues dull; but the iron trade presents encouraging prospects, and the best authorities state that signs are accumulating of another revival in the demand for iron and steel. The dry goods trade, heavy woolens excepted, is also in good condition, and large distributers are looking for an active spring trade. In nearly all departments business promises satisfactory.

The bank statement intensified the bearish feeling. A decline of $3,796,300 in surplus, due to currency shipments to the interior and Sub-Treasury operations, caused fresh selling of stocks; tho this was partly counteracted by short covering. Money was in fair request and firm, sixty days and four months loans usually ruling at 4½@5 per cent. The bears were talking a good deal about the prospects of close money, as the surplus reserve is only $3,700,000 against $15,740,000 a year ago. This accounted for the slight effect of the reduction in the Bank of England rate. The weakness of Burlington and Quincy, Rock Island, "Big Four," Chesapeake and Ohio and East Tennessee attracted considerable attention, tho no good causes for the declines were forthcoming. Western rates were again reported unsettled at the close, the cut between Chicago and St. Paul having extended to Omaha and Kansas City. The Eastern trunk lines have, however, refused to recognize any of these reductions, and are only quoting through rates from the seaboard as far as Chicago.

The following is a comparison of the averages of the New York banks for the last two weeks:

| | Feb. 21. | Feb. 15. | Differences. |
|---|---|---|---|
| Loans | $414,574,000 | $414,211,900 | Inc .. $362,100 |
| Specie | 82,911,400 | 85,912,300 | Dec.. 3,000,900 |
| Legal tenders | 27,723,700 | 29,171,900 | Dec.. 1,448,200 |
| Deposits | 427,737,200 | 430,348,400 | Dec.. 2,611,200 |
| Circulation | 5,336,600 | 5,392,300 | Dec.. 55,700 |

The following shows the relation between the reserve and the liabilities:

| | | | |
|---|---|---|---|
| Specie | $82,911,400 | $85,912,300 | Dec..$3,000,900 |
| Legal tenders | 27,723,700 | 29,171,900 | Dec.. 1,448,200 |
| Total reserve | 110,635,100 | 115,084,200 | Dec.. 4,449,100 |
| Reserve requ'd against deposits | 106,934,300 | 107,567,100 | Dec.. 632,800 |
| Excess of res've above legal requirements | 3,700,800 | 7,497,100 | Dec. 3,796,300 |
| Excess of reserve | Feb. 25, 1889 | | 15,740,150 |

UNITED STATES BONDS.

| | Bid. | Askd. |
|---|---|---|
| 4½s, 1891, Registered | 103½ | 104 |
| 4½s, 1891, Coupon | 104¼ | 105 |
| 4s, 1907, Registered | 122¾ | 122¾ |
| 4s, 1907, Coupon | 122¾ | 122¾ |
| Currency 6s, 1895 | 116 | ... |
| Currency 6s, 1896 | 118 | ... |
| Currency 6s, 1897 | 121 | ... |
| Currency 6s, 1898 | 124 | ... |
| Currency 6s, 1899 | 126 | ... |

CITY BANK STOCKS.

The quotations at the Board for city bank stocks were as follows:

| | Bid. | Asked. | | Bid. | Asked. |
|---|---|---|---|---|---|
| America | 212 | 220 | Manhattan | 187 | 195 |
| American Ex | 163½ | 163 | Mechanics' | 215 | 220 |
| Asbury Park | — | 99 | Mercantile | 220 | 230 |
| Bowery Nat | 300 | — | Merchants' | 160 | 162½ |
| Butch's & Drov's | 190 | — | Merchants' Ex. | 126 | 130 |
| Broadway | 290 | 300 | Market & Fulton | 212 | — |
| Chase | 250 | — | Mech's & Trad's | 230 | — |
| Commerce | 205 | 215 | Metropolitan | 8 | 10 |
| Corn Exchange | 240 | — | Metropolis | 325 | — |
| Chemical | 4300 | 5000 | Mount Morris | 368 | — |
| Central Nat'l | 144 | 149 | Nassau | 170 | 175 |
| Continental | 135 | 139 | New York | 247 | 255 |
| City | 470 | — | Ninth Nat'l | 157 | 160 |
| Chatham | 325 | — | North America | 180 | 190 |
| Columbia | 230 | — | North River | 148 | — |
| Citizens' | 180 | 182 | New York Co | 4?0 | — |
| East River | 165 | — | N. Y. Nat'l Ex | 137 | 145 |
| Eleventh Ward | 150 | — | rlental | 220 | — |
| First Nat'l | 2000 | — | Pacific | 175 | — |
| First National of Staten Island | 110 | 120 | Phenix | 142 | 147 |
| Fourth Nat'l | — | 162 | Park | 270 | — |
| Fifth Ave | 1300 | — | Peoples' | 230 | — |
| Fourteenth St | 165 | — | Republic | 185 | — |
| German Amer'n | 120 | 125 | Shoe & Leather | 162 | 163 |
| Gallatin | 300 | 330 | Seaboard Nat'l | 140 | — |
| Germania | 270 | — | Second Nat'l | 325 | — |
| Garfield | 4?0 | — | Seventh Nat'l | 120 | — |
| Greenwich | 145 | — | State of N'w Y'rk | 115 | 116 |
| Hanover | 340 | — | St. Nicholas | 120 | — |
| Hudson River | 150 | — | Tradesmen's | — | 92 |
| Imp't's & Trad's | 500 | 600 | Third Nat'l | 180 | 186 |
| Irving | 190 | — | Union | 157 | — |
| Leather Man'f | 220 | 255 | Unit'dStatesNat. | 215 | — |
| Lincoln Nat'l | 300 | — | WestSide Bank. | 200 | — |
| Madison Square | 100 | 105 | Western Nat'l | 95 | 96 |

FINANCIAL ITEMS.

We are glad to note that the business of Kansas City, Mo., for the year 1889, shows a very large increase in almost every particular over that of 1888. There were buildings erected to the value of $10,800,000. The population has increased to 210,000, and the city is now the second in live stock and packing business; is the tenth in bank clearings the twelfth in bank capital, the eighteenth in population, and the lowest in municipal debt of any city in the United States. This does not look as tho the boom of which we heard some years ago had left Kansas City in other than a very thriving and enterprising condition.

A glance at the business of some of the leading savings banks of New York City shows some large figures:

| | *Resources.* | *Deposits.* |
|---|---|---|
| American Savings Bank | $702,152 | $620,616 |
| Bank for Savings | 54,647,435 | 44,961,077 |
| Bowery Savings Bank | 57,387,440 | 48,201,357 |
| Broadway Savings Institution | 4,740,078 | 4,387,885 |
| Citizens' Saving Bank | 12,819,977 | 11,485,724 |
| Dry Dock Savings Institution | 16,841,810 | 15,270,691 |
| East River Savings Institution | 11,672,465 | 9,700,428 |
| Eleventh Ward Savings Bank | 2,623 | 1,908 |
| Emigrant Industrial Savings Bank | 44,173,764 | 37,244,521 |
| Equitable Savings Institution | 150 | 150 |
| Excelsior Savings Bank | 638,442 | 613,118 |
| Franklin Savings Bank | 5,032,530 | 4,473,078 |
| German Savings Bank | 27,525,350 | 25,278,063 |
| Greenwich Savings Bank | 25,944,283 | 21,600,572 |
| Harlem Savings Bank | 4,155,942 | 3,857,179 |
| Institution for the Savings of Merchants' Clerks | 6,672,788 | 5,761 245 |
| Irving Savings Institution | 7,431,241 | 6,449,307 |
| Manhattan Savings Institution | 7,635,706 | 6,828,025 |
| Metropolitan Savings Bank | 4,574,350 | 4,094,070 |
| New York Savings Bank | 8,965,942 | 7,150,410 |
| North River Savings Bank | 3,285,010 | 2,994,888 |
| Seaman's Bank for Savings | 39,448,104 | 30,892,275 |
| Union Dime Savings Institution | 10 450,655 | 9,761,036 |
| United States Savings Bank | 21,644 | 21,510 |
| West Side Savings Bank | 475,352 | 406,187 |
| Totals | $354,981,377 | $300,198,442 |

All the leading life insurance companies in the country have now presented their annual statements to the public. They give entire satisfaction to their numerous and steadily increasing army of policyholders. The last published is that of the Connecticut Mutual, of Hartford, the particulars of which we give elsewhere.

The story is current in financial circles that the New York Central Railroad Company is about to put on the market $11,000,000 more bonds, the rate of interest to be 4 per cent. The plan, as stated, is said to be the distribution hereafter of all the net profits yearly among the stockholders and use the proceeds of these bonds for largely increased improvements.

No more four per cent. bonds will be purchased by the Treasury Department until further notice from Secretary Windom, his offer to receive them at 124, in liquidation of public deposits with National Banks, having expired on Saturday last.

Bank stocks are, apparently, in greater demand than ever. At the weekly sale, on Wednesday last, they brought unheard-of prices and the general opinion now is that they will go still higher.


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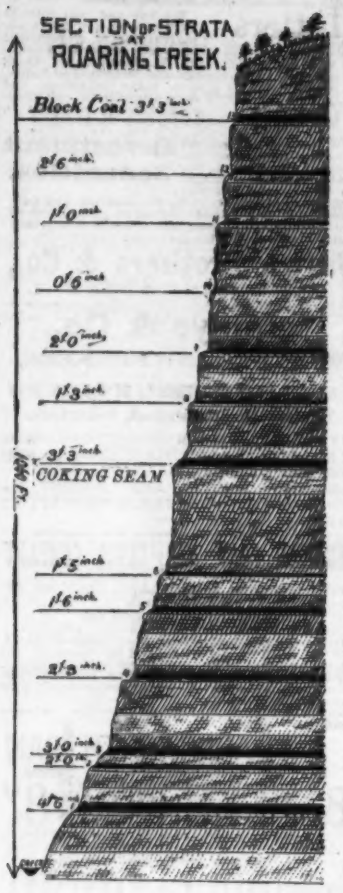


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|---|---|
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TOPEKA, KANSAS.
**Paid-up Capital, $500,000.**

**7% FIRST MORTGAGES 6%**

**The Old Reliable.**

Every loan made is carefully inspected by an experienced Examiner sent from the office of the Company who is paid a salary and not a commission. His report, with all the papers connected with the loan, are carefully reviewed by an officer of the Company before loan is approved. Fifteen years' experience: over $13,000,000.00 negotiated (without loss) for Colleges, Savings Banks, Insurance Cos., Trustees and individuals. Boston office, 46 Congress Street, Geo. M. Stearns, Manager. Philadelphia office, 715 Walnut Street, Wm. B. Wood, Manager.

---

**GEO. S. ENGLE & CO.,**
**Aberdeen, Brown County, Dakota.**

We desire an arrangement with some capitalist whereby he will furnish the purchase money and we the opportunity, to purchase one hundred and sixty-acre farms, and divide the profits on a five-year investment. We will have the deed made to the party furnishing the money, and they give back contract to divide with us equally the net profits on sales. Two to three years' crop pays for the land at $10 per acre. We will guarantee ten per cent. on the investment. Land that we can and have obtained title to at from $10 to $15 per acre will soon bring from $25 to $50.

---

**BAIRD & BRADLEY,**
**90 La Salle Street, Chicago.**

**Established.....1857.**

**REAL ESTATE** BOUGHT and SOLD ON COMMISSION.
**PROPERTY RENTED** and cared for, and remittances made promptly.
**TAXES** and assessments looked after and paid.
**LOANS** on First Mortgage for a term of years carefully negotiated.

---

**CLARKE & CARUTHERS,**
INVESTMENT BANKERS
AND
FINANCIAL AGENTS.

First Mortgage Securities 7 and 8 per cent. Denver Real Estate Investments, improved and unimproved property.

DENVER, COL.

---

**INVESTMENTS SAFE!**
**GOOD RATE OF INTEREST!**
**THE NEBRASKA MORTGAGE and INVESTMENT COMPANY.**

FREMONT, NEBRASKA.
**Paid-up Capital, $250,000.**

**7%** First Mortgage Bonds, secured by improved Real Estate in the richest agricultural section of the West. Interest payable semi-annually at Kountze Bros., N. Y. City. We sell six per cents guaranteed. Loans are all selected by officers of this company with the greatest care, and are based upon conservative valuations. The officers of this company have had fifteen years' successful experience. We make a specialty of procuring large or small amounts of gilt-edge short-time paper, running three to twelve months, suitable for banks. Correspondence solicited. References furnished upon application.

GEO. W. E. DORSEY, President.
C. H. TONCRAY, Vice-President and Manager.

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**IOWA LOAN AND TRUST COMPANY,**
**DES MOINES, IOWA.**

The Debentures issued by this Company are recognized by Investors seeking perfect security instead of high rate of interest, as among the safest investments offered to the public.

Refers to
Messrs. Hiram Dewing & Son, New York City.
Messrs. Morton, Bliss & Co., New York City.
Geo. G. Williams, Esq., of the Chemical National Bank, New York City.
F. D. Gray, Esq., of the National Safe Deposit Company, Chicago, Ill.
F. A. Smith, Esq., No. 45 Milk St., Boston, Mass.
Also the Savings Banks and Investors throughout the East.
Correspondence Solicited.

JOHN M. OWENS, President.
H. A. COFFIN, Treasurer.

---

**The Sedgwick Loan and Investment Co.**
**WICHITA, Kansas.**
**Capital, $100,000.**

**7% Guaranteed First Mortgages.**

Coupons paid promptly, semi-annually, at *The National Park Bank, New York City.* For circulars, giving references and description of loans, address,

W. H. LENDRUM,
26 Broadway, Room 35, Manager New York Office

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**6% and 7%**
**LOANS**
On Improved City Property
in the cities of
**ST. PAUL AND DULUTH, MINN.**
COCHRAN & WALSH
18 Wall St., N. Y.

---

**HENRI·R·FOSTER**
·1445· Platte St
ESTABLISHED 1873
Denver Colo
REAL ESTATE AND LOANS

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**OMAHA INVESTMENTS.**
GEORGE G. WALLACE, Investment Agent, Omaha, Nebraska.

Money placed in choice First Mortgages. Purchases carefully made of Real Estate offering large profits, either in the splendid city of Omaha or in other parts of the West. Acts as agent for Eastern Investors. *Never a safer or better time than this to buy Omaha realty.* Ample References. Correspondence solicited.

---

**DO YOU WANT AN AGENCY?**

For a **7** per cent. semi-annual guaranteed stock which will pay between **50** and **75** per cent. additional profits, within four years. Also for **7** per cent. semi-annual real estate loans doubly secured and guaranteed by $1,250,000 of assets. Directors and stockholders best of Kansas City's business men. Write ROANOKE INVESTMENT CO., Kansas City, Mo.

---

**THE MIDDLESEX**
BANKING COMPANY.
MIDDLETOWN, CONN.

**PAID CAPITAL, ..... $600,000.**

*Offers 6 per cent. Debentures,* secured by deposit of 1st mortgages with the *Union Trust Company of New York.* Amount of issue *limited by Law. Connecticut Trustees, Executors, etc.,* can invest in these bonds.

---

**NEBRASKA LOAN AND TRUST CO.**
**HASTINGS, NEBRASKA.**

**Capital, $500,000. Surplus, $130,000.**

First Mortgage Real Estate Loans made and guaranteed. Debentures issued by the Company, secured by First Mortgages held by trustees. Interest payable at the Chemical National Bank, New York. No better securities offered investors. Best of Eastern and Western references furnished if desired. Correspondence requested. Write for particulars.

A. L. CLARKE, Pres. S. C. WEBSTER, Treas.
D. M. MCELHINNEY, Vice Pres. C. P. WEBSTER, Cashier.
H. DEWING & SON, 18 Wall St., Agents.

---

**DENVER**
**REAL ESTATE** Land within five miles from the center of Denver is cheaper than land the same distance from the center of any city of its size and importance in America. Every customer who has purchased Real Estate of us during the past five years has made a profitable investment. Many who have never seen the property have made in from three to five years. Maps and full information furnished upon application to **100%**
**THE CHAMBERLIN INVESTMENT CO.**
DENVER, COL.

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**DULUTH REAL ESTATE.**

**Duluth** is now where **Kansas City, St. Paul, Minneapolis** and **Omaha** were eight years ago, and investments made in **Duluth now** will yield as great profits as investments made in those places in 1879-80. Now is the time to anticipate the advances that are sure to follow the great growth and developments of 1890. For full information, prices of property, etc., call on or write

C. E. LOVETT & CO., Duluth, Minn.
P.S.—Acre and business property a specialty

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**THE NEW STATE,**
**SOUTH DAKOTA.**
**SIOUX FALLS,**
The Commercial Head Center.

A steady uninterrupted growth of the City for the past six years, and the advance of this season far exceeds any former year.

A Great Metroplis is to be built here on the Sioux, and if you wish to have your money earn something better than the ordinary rate of interest, invest it in our real estate.

We will send you Lists, Prices and Terms on application.

Come and see what is being done here and you will realize the great opportunity.

**Northwestern Investment Co.**
W. A. WILKES, Pres. R. J. WELLS, Sec'y
W. R. KINGSBURY, Treas.
**WILLIAM S. WILLIAMS**
Hartford, Connecticut. Eastern Manager.

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**AL. TOWNSEND & CO.,**
Farms, Garden, Fruit and Dairy Lands, City Property.
REAL ESTATE LOAN AGENTS,
Jefferson Country Abstracts.
Investments made for non-residents.
1024 15th Street, Denver, Colorado.

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## 20 YEARS OF SUCCESS

Without loss to investors a good reason for buying the Debenture Bonds and Mortgage Loans of the

**AMERICAN INVESTMENT CO.**

Assets, $2,000,000.00. Highest rate of interest consistent with choicest security. Ask for information.
H. E. SIMMONS, V. Pres't. E. S. ORMSBY, Pres't
150 NASSAU ST., NEW YORK CITY.

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**SEATTLE**
The "Queen City" and Metropolis of the New State of Washington.
For illustrated Descriptive Matter write to the Leading Real Estate and Financial Brokers, Seattle
*Crawford & Conover*

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**OMAHA**
And Eastern Nebraska city and farm loans judiciously placed prove themselves good investments. We offer loans, large and small amounts, netting **6** per cent. and **7** per cent. Interest semi-annually, not exceeding 40 per cent. of the value of the property. Principal and interest collected and remitted free. Write for full particulars.
THE McCAGUE INVESTMENT CO., Omaha, Neb.

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**DENVER**
**RANKS AMONG THE FIRST**
of Western cities for real estate investments and loans. It is no longer necessary for Eastern capitalists to take 5 per cent. securities for safety.
Business solicited for mutual profit.
**HICKS & BAILEY**
1551 Arapahoe St., Denver, Colo.
References: THE INDEPENDENT, People's Savings and Deposit Bank, Denver.

---

**8% NET. ABSOLUTE SECURITY.**
1st mortgage on City property at ½ value. **One Year Loans** at 10 per cent. Not a foreclosure in 6 years. For particulars address
THOMAS & CO., Tacoma, Wash

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**8% GUARANTEED LOANS.**
**COE BROS. & CO.,**
**914 17th Street, Denver, Colo.**

Special attention given to investments for non-residents. Money loaned only on good real estate security.
References: First National Bank, Marquette, Mich Colorado National Bank, Denver, Colo.

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**IRRIGATION INSURES**
crops in Colorado. Sure crops make safe loans. Our loans are on irrigated farms, and are SAFE. We guarantee **7** per cent., and payment of Principal *when due.* Send for our Prospectus.
THE COLORADO FARM-LOAN CO.,
36 Equitable Building, Boston, Mass. | 7 Tabor Block, Denver, Col.
R. E. ORCUTT, Pres. W. H. MITCHELL, Treas.
F. G. PATTERSON, Western Manager.

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**SAFE DEPOSIT VAULTS**
**OF THE NATIONAL PARK BANK OF NEW YORK.**
**214 and 216 Broadway.**
**Entrance through the Bank.**

---

**10% SYNDICATE INVESTMENTS 10%**
With assured large profits.

**8% REAL ESTATE BONDS 8%**
With guaranteed interest and profits.

**8% FIRST MORTGAGES 8%**
City Property, Principal and Interest guaranteed secured as are no other mortgages in the market.

Send for Company Record and Circulars.

**THE WINNER INVESTMENT CO.,**
WILLIAM H. PARMENTER,
**General Agent, 50 State St., Boston, Mass.**

---

**6% GUARANTEED.**
**FIRST MORTGAGES** upon **IMPROVED FARMS & CITY PROPERTY IN KANSAS**
Always to be had of us at 6 and 7 per cent. interest semi-annually. Collected and remitted free of cost.

ESTABLISHED JAN. 1ST 1874 WE HAVE INVESTED 4,000,000 DOLLARS WITHOUT LOSS.

**AMPLE SECURITY 7%**
HAVE YOU MONEY TO INVEST? Write to
**JOHN D. KNOX & CO**
*Investment Bankers and Loan Agents,* TOPEKA, KANSAS
And get their *Investor's Guide* free and read the profitable experience of the patrons of this House.
Branch Office—Room 34, No. 35 Bromfield St., BOSTON.

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AN UNBLEMISHED RECORD FOR PROMPTNESS IS ESSENTIAL IN A FINANCIAL AGENT.

**THE J. B. WATKINS LAND MORTGAGE CO.**

**BEGAN BUSINESS 1870.** Has returned to its investors.... *$11,260,245.26*
In 1889 it returned to them .. *1,696,636.57*

ITS STOCK IS OWNED ALMOST ENTIRELY BY ITS OFFICERS, WHO RESIDE IN THE DISTRICTS WHERE THE LOANS ARE MADE, DEVOTING THEIR PERSONAL ATTENTION TO ITS BUSINESS (THE VALUE OF THESE POINTS CANNOT BE OVERESTIMATED), HENCE THE SUPERIOR RELIABILITY OF ITS SECURITIES.

**No investor in it ever had to wait for money due, take land, or anything but cash in full.**

*Our Debentures are secured by FIRST MORTGAGES ONLY, on lands worth more than three times the amount loaned on them. The Farmers Loan & Trust Co., of New York, holds these Mortgages as Trustee for the Bondholders.*

**Five Year Debenture Bonds on hand for prompt delivery. Also Savings Certificates for small amounts and short time. Write us at Lawrence, Kansas, or 319 Broadway, New York.**

Jan. 1, 1890. ASSETS, - - *$4,954,920.36*
CAPITAL AND SURPLUS, *1,272,464.34*
HENRY DICKINSON, M'g'r.

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**GUARANTEEING CAPITAL $250,000.**
**KEYSTONE MORTGAGE COMPANY.**
WESTERN OFFICE: Aberdeen, the Railway Center of the Twin Dakotas.
EASTERN OFFICE: Philadelphia, Penn., 1328 Chestnut Street.

**7% GUARANTEED FIRST MORTGAGE BONDS**

Secured by improved Real Estate in the richest agricultural part of the rapidly developing Northwest, and confined to one-third present value of property. Successful experience. Conservative management. Controlled by Eastern capital. Send to either office for pamphlets.

F. H. HAGERTY, President. ORR LAWSON, Vice-President.
J. A. PAULHAMUS, Secretary. J. M. LAWSON, General Agent.

# Commercial.

## THE DRY GOODS TRADE.

THE market, as a rule, has preserved the favorable features noted last week; altho the demand in both commission and jobbing circles has shown some irregularity, the results have proved fairly satisfactory on the whole. The weakness of the position of many retailers induced by the heavy stock of winter goods left with them, appears at last to really stand a chance of alleviation, weather reports from many sections speaking of exceptionally—that is for this winter—severe weather with prospects of lasting. As the week closes there are already reports of an increased outward movement to ultimate consumers of suitable cold-resisting fabrics and clothing. This relief comes not a moment too soon as considerable uneasiness was created by two large failures in Western trading houses and the complications they might induce. Latest advices from traveling salesmen and others on the road report collections fair and the prospects of spring trade good. The tone of the trade is firm throughout; stocks in first hands are generally light and notwithstanding the heavy deliveries already made of spring and summer goods on account of back orders, manufacturers are still largely under orders.

The trade have been disturbed this week by the decision of the Trunk Lines to class certain "napped" goods commonly known as "outing cloth" "yachting cloth" and "tournament cloth" as first class, these having been hitherto forwarded under third-class rates, and variouly described as "canton flannels" or as "ginghams." The Trunk Lines say they are neither, and do not come within the schedule of third-class goods. A movement is on foot to bring the matter to an issue more satisfactory to the dry goods trade.

### COTTON GOODS.

Staple cotton goods remain decidedly firm, a rather better demand, light stocks and high prices of raw material all combining to strengthen the hands of agents. During the week no further changes in prices have been made, but coarse yarn brown sheetings and drills are likely in the near future to mark still higher values than those established by the recent advances. Fine brown sheetings and popular 3½ to 5 yard makes have also an "uppish" appearance. Bleached shirtings, wide sheetings, corsets jeans, sateens, shirting domets and fine fancy woven shirtings move fairly, but colored cottons have been in irregular request with selections averaging light. Print cloths are unchanged in price with a quiet demand at the close, altho business during the past ten days has been on a large scale; 64x64's are quoted at 3¼c. "spot" and "near futures" and 3⅛c. per yard for 56x60's. Prints in jobbers circles were fairly active, and fair ording for leading makes have been reported by agents. Printed cotton dress goods also moved readily into the hands of retailers, favor being bestowed with impartiality all round so that it is difficult to point to one class of these goods as being in preponderating request. Agents have booked considerable duplicate orders during the week for ginghams and wash-dress fabrics as well as being pushed to keep up with the continued call for deliveries on back orders. The distribution of these goods so far has been of the most gratifying character, and should no set-back from climatic or other unforeseen circumstances occur the spring and summer seasons promise to establish a record. A feature of the situation is the light stocks of the leading makes held by agents; and as there is no prospect of these being augmented for a considerable time to come prices are firm and likely to continue so.

## READING NOTICES.

THE STATE MUTUAL LIFE ASSURANCE CO. OF WORCESTER, MASS.

MR. CHARLES A. DANA, editor of *The Sun*, gives in the letter printed herewith some facts of general interest:

NEW YORK, August 8th, 1889.

MR. C. W. ANDERSON, Gen'l Agent.

DEAR SIR: Your request for a statement of my experience with the State Mutual Life Assurance Company, of Worcester, Mass., at hand.

In reply I can say that I carry the full limit of insurance in that Company, being insured under three different policies.

My first policy was taken over forty years ago, and is for $5,000. On this policy I have paid forty-two premiums amounting in all to $2,217.35, and there are additions of $914.39, making the policy $5,914.39. This policy is now nearly self-sustaining, and I am convinced that, had I paid the premium in full every year, it would now be largely increased in value, entirely self-supporting, and a source of yearly income to me; as it is, I now pay only about ten dollars per year upon it.

My second policy for $5,000 was taken 24 years after the first, and has proved as satisfactory every way. Being a limited payment policy, I now have nothing more to pay upon it, but receive a yearly income from it several times greater than the payment required upon my first policy.

My third policy was taken six years ago, when the limit of the Company was raised to $20,000.

Altogether my experience has been eminently satisfactory, and I cannot commend the Company too highly. The fact that when I wanted more insurance I applied to the State Mutual for it, is sufficient proof the high esteem in which I hold that Company.

Very truly, C. A. DANA.

## TO OUR READERS.

WHETHER the times are hard or money is plenty, it is always well on the part of every person to save money if possible, and we know of no better way by which our subscribers can do this than by consulting our club rates given below when renewing their subscription. By renewing for two years an old subscriber can save $1.00, or by renewing for five years he can save $5.00. A very large proportion of our old subscribers take advantage of our favorable club rates and renew for from two to five years. These rates are, of course, applicable to new subscribers as well, and we invite them to give them their serious consideration. Subscribers are requested to remit direct to us for their renewals instead of doing so through postmasters or subscription agents as very often time is saved and perhaps the loss of one or two numbers of the paper. The regular rate of THE INDEPENDENT is $3.00 a year, which is cheap enough, but at the same time any old or new subscriber can obtain it at a less rate by taking advantage of the following club rates:

| | | |
|---|---|---|
| Two Subscriptions | $2.50 | each. |
| Three " | 2.33 | " |
| Four " | 2.12 | " |
| Five or more " | 2.00 | " |

THE INDEPENDENT does not believe in sending its paper to people who do not wish it, and therefore adopted, several years since, the cash plan of doing business, by which we stop the paper at the expiration of the time paid for. If, however, it is not convenient for a subscriber to remit promptly at the expiration of his subscription, we will take pleasure in continuing the paper upon receipt of a postal-card request.

Our Clubbing List with other periodicals for 1890 will be sent free to any one who desires to subscribe for any other papers or magazines in connection with THE INDEPENDENT. We are supplying many individuals, reading rooms and institutions with their entire lists of periodicals for the year 1890, in some cases the orders amounting to a large sum.

## THE PENNSYLVANIA RAILROAD COMPANY'S LAST TOUR TO JACKSONVILLE.

CONTRAST carries strong and convincing argument, where eloquent and wordy dissertations fail. To wit: When the tourists alighted in Philadelphia and New York from the special train of Pullman vestibule cars on which they had found a luxurious home en route from Jacksonville, their sun-bronsed, healthy faces, in contrast with those of their home-staying relatives and friends greeting them, contained such ample proof of the tour's benefit, that conventional health inquiries were entirely unnecessary. The last of these tours has been appointed for Tuesday, March 4th. Tickets, $50 from New York and $48 from Philadelphia, include meals en route in both directions, Pullman accommodation, sleeping, drawing-room, and dining cars, and a privilege of a two weeks' stay in the South, amid the blossomings of tropical spring.

From the encouraging patronage of the previous tours, 'twould be well for those desiring to avail themselves of these popular personally-conducted Pennsylvania Railroad enterprises, to apply at once to S. W. F. Draper, Tourist Agent, 849 Broadway, New York, or W. W. Lord, Jr., Tourist Agent, 295 Washington Street, Boston.—*Adv.*

## POPULAR FERTILIZER COMPANY.

THOUSANDS of our readers, having abundant means to do so, are steadily making improvements on their farms and grounds, and are now very successfully using first-class fertilizers to enable them to do so. In fact, there is apparently no other way left to them but this, to increase their crops to any very great extent. Among the best-known and most popular manufacturers and dealers in fertilizers in the country is Mr. W. L. Bradley, of the Bradley Fertilizer Company, of Boston, who has had a personal experience in the business of nearly thirty years, during which time great improvements, of course, have been made in that as in all other branches of industry. There are probably now sold, in any one of the New England States, more fertilizers than were disposed of thirty years ago in the whole United States; and the demand is steadily increasing with no prospect whatever of any decrease. We know by actual tests, for a score of years, that the best manufactured fertilizers now sold and used are the *cheapest* and best manures that can be found, and we also know, by experience and by practical tests, that the "Bradley Fertilizers" are among the *very best* in the market. They are popular with the most careful and conservative farmers, are sold by thousands of tons yearly, and during the long period named we have never heard a whisper about them except in their praise. The Bradley Fertilizer Company, 27 Kilby Street, Boston, is universally deemed a most reliable concern, worthy of all confidence. Those who are now preparing for large field or garden crops or beautiful lawns, and particularly those who desire to increase largely the value of their landed property for present and prospective demands, should write at once to this popular concern, as above, for their pamphlet, sent free, containing numerous testimonials and full particulars about the special fertilizers named; and we say, to all interested if you have never used fertilizer before it is a good time to begin *now*.

## MESSRS RAYMOND & WHITCOMB'S SPRING TRANSCONTINENTAL TOURS.

IN addition to their winter tours to California, Messrs. Raymond & Whitcomb have arranged for their annual sight-seeing trips to the Pacific Coast. There will be two excursions this year, which, by the way, is the tenth of these very popular tours. The itineraries of these trips have been gradually enlarged and improved, and the present season they are more comprehensive than ever, including many new points of interest. Elegant vestibuled Pullman palace trains with an elaborate dining-car service will be additional sources of comfort. In short, the programmes are perfection. The details of the trips are so numerous, and the list of their attractions so extensive, that it takes two liberal-sized circulars to set them forth even briefly. These may be obtained for the asking. Direct letters to, or make personal inquiry at, the office of the firm, 257 Broadway. In addition to these attractive trips, there remain several tours in the regular winter excursion list.

THE Marvin Safe Company have an advertisement on the last page of this issue of THE INDEPENDENT to which we ask the attention of business men everywhere, calling to their notice particularly the fact that these safes are safe safes. The Company are in possession of hundreds of letters from persons whose premises have been burned, testifying to their good qualities, and a great many burglars have operated upon them without success. The Marvin Safe Company will be glad to communicate with any of our readers who would like to procure a safe which will protect from burglars and fire.

SHORT and to the point. Beecham's Pills cure Sick Headache, and all bilious and nervous ills. Cheap and efficacious. A box costing 25 cents saves $25 for the doctor.—*Adv.*

WHEN a modest, unassuming man like Mr. J. Walter Thompson leaves his extensive offices in the Potter Building and moves into magnificent ones on the second floor of the new Times Building, it is reasonable to suppose that the success has attended him which he richly deserves. Mr. Thompson is very well known to the general advertising public as the first of the agents to devote a great share of his attention to magazine advertising exclusively. His success in this department of the business has been so great that he has been obliged to add a general newspaper advertising business in order to accommodate his customers. We have had extensive business arrangements with Mr. Thompson and can certify to his fairness, uprightness, promptness and gentlemanly qualities.

## DIED.

DWIGHT.—Suddenly, at Clinton, N. Y., on twenty-third inst., Helen Theodora, youngest daughter of Professor and Mrs. Theodore W. Dwight, of Columbia College Law School of this city.


Arnold, Constable & Co

DRESS FABRICS.

SPRING, 1890.

ENGLISH TWEEDS, HOMESPUNS,
French All-Wool Suitings,
Plain and Mixed Camel's Hair,
MOHAIRS,
Plain and Bordered Nun's Veilings,
PRINTED CHALLIES,
FANCY BATISTES,
Tashon Cloths, Embroidered Robes.

Broadway & 19th St
NEW YORK.

B. Altman & Co.,

18th St., 19th St. and 6th Ave.,
NEW YORK.

THE

FASSO CORSET

Combines perfection of shape with durability and comfort.

Made in a Large number of Models, adapted to all figures.

Illustrated Circulars sent on request.

PHOTOGRAPHY DONE QUICKLY.
THE P. D. Q. CAMERA.

The Latest Improvement in Detective Cameras.

Takes pictures 4x5 inches in size, either vertically or horizontally. Can be used either with Films or Plates.

PROTECTED BY FOUR PATENTS, AND ANOTHER PENDING.

Handsomely covered with Black Grained Leather, and filled with fine Combination Instantaneous Achromatic Lens, with Patent Double Dry Plate or Film Holder.

PRICE, complete, only $20.00.

E. & H. T. ANTHONY, & CO., Manufacturers,
591 BROADWAY, NEW YORK.
47 years established in this line of business.

TYPE, PRESSES AND MATERIALS
VANDERBURGH, WELLS & CO.
"Strong Slat" Cases and Cabinets, Chases, Stands, etc.
COMPLETE OUTFITS.
Engravers' TURKEY BOX WOOD Machinists'
PATTERN LETTERS.
East cor. Fulton and Dutch Streets, N. Y

O'NEILL'S,

6th Avenue, 20th to 21st St.,
New York City.

Our name is a household word in every family in this city, and also in great numbers of families outside. We have sent our goods to the most important parts of the globe.

WHY?

Because we keep everything necessary for personal or household use or adornment, and another reason is because we aim to give entire satisfaction, whether you reach our store in a few minutes' walk or by mail thousands of miles distant.

Our Prices are always the lowest.

Our Catalogue will be issued about April 1st, next.

Send us your name and we will mail it to you free of charge.

PATENT DUPLEX VENTILATED GARTER
G A O
MADE BY F. ARMSTRONG

THE Armstrong Mfg. Co.
242 Canal St., N. Y.
Factory, Bridgeport, Ct
MANUFACTURERS OF
The Celebrated
Duplex Ventilated GARTERS and ARMLETS.

Imitators are now placing an inferior article upon the market. Get the genuine reliable goods and take none without our Trade Mark which is on all of our Boxes and also on the clasp of every Garter. Sample pair sent on receipt of 25c. by

The ARMSTRONG MFG. CO., Bridgeport, Conn.

TYPEWRITERS.
Save 25 to 50 Percent.
Remingtons, Caligraphs Hammonds and all other makes. New & second-hand. Bought, Sold, Exchanged. Send for ill'd Catalogue of all Typewriters, Desks, Supplies &c. THE CAL'GRAPHIC TYPEWRITING CO.
F. Lyman Browne, Mgr., 245 Broadway, N. Y. City.

TRAVEL.

RAYMOND'S VACATION EXCURSIONS.
All Traveling Expenses Included.

A party will leave New York, Monday, April 28th, for a Tour of 61 Days through

COLORADO
—AND—
CALIFORNIA,

with visits to leading cities, resorts, and places of picturesque interest, and a return through Utah, and over the Denver & Rio Grande Railway—the Great "Scenic Route."

On the same date—Monday, April 28th—a party will leave New York for a Tour of 75 Days over the same routes through

COLORADO AND CALIFORNIA,

Thence through the Picturesque Regions of the

Pacific Northwest,

And homeward over the entire length of the Northern Pacific Railroad, with a week in the Yellowstone National Park.

Both these parties will travel in Special Trains of Magnificent Vestibuled Pullman Palace Cars, with Pullman Palace Dining-Cars included. Incidental Trips to the Yosemite Valley and Big Tree Groves.

Last California Excursions in Winter Series.—March 6th, 10th and 20th.

Dates of Mexico Excursions.—Mar. 3d and 10th

☞ Send for descriptive circulars, designating the particular trip desired.

RAYMOND & WHITCOMB,
296 Washington St., Boston, Mass.
257 Broadway, New York.
111 South Ninth St., Philadelphia, Pa.

# Forty-fourth Annual Report
OF THE
# Connecticut Mutual
# LIFE
# INSURANCE COMPANY.

TO THE MEMBERS:

The year 1889 was marked by no unusual incident in our financial history, but was one of decided prosperity in every direction, and closes with every department of the company's affairs in a thoroughly sound and healthful condition, and with an increase in business, in assets, and in strength.

OPERATIONS FOR 1889.

| | | |
|---|---|---|
| The company received— | | |
| For premiums | $4,418,336 47 | |
| For interest and rents | 3,065,405 44 | |
| From profit and loss | 217,479 36 | |
| Total receipts, | | $7,701,221 27 |
| During the year it paid out— | | |
| For claims by death and matured endowments | $4,179,092 33 | |
| Surplus returned to policy-holders | 1,165,829 91 | |
| Lapsed and surrendered policies | 494,391 07 | |
| Total paid policy-holders | | $5,839,313 31 |
| Commissions to agents, salaries, medical examiners' fees, printing, advertising, legal, real estate, and all other expenses of management | 768,804 98 | |
| Taxes | 308,281 67 | |
| Total expenditure | | $6,916,399 96 |

Leaving a balance of $784,821.31 to be carried to net or ledger assets.

At the beginning of the year the company began paying death claims on receipt of satisfactory proofs, instead of thirty or ninety days, as formerly; and, during the twelve months of 1889, it therefore paid the losses for thirteen months, otherwise the amount carried to the increase of net assets would have been larger by several hundred thousand dollars.

It is of interest to note that during the year the company paid its members and beneficiaries on various accounts $1,420,976.84 more than it received from them in premiums.

MORTALITY.

The death losses for the year 1889 were well within the tabular expectation, giving a saving on the cost of insurance of about $475,000. It is believed that no company takes more careful measures to restrict its business to safe localities, and those which will not tend to increase its average mortality, or in the personal selection of its risks, and its success in this direction is attested by a uniform and large saving upon the mortality cost of its insurance from year to year. Every just claim has been promptly paid, while equal care has been taken to protect the members from imposition through fraudulent claims.

EXPENSES.

Extraordinary expenses to a considerable amount were incurred by the company during the past year on account of its troubles at the beginning of the year at Indianapolis, the examinations by the Commissioners of Connecticut and Indiana, and the advertising of their results and other matters necessarily incident thereto, so that the ratio of expenses to income for the year was 9.98 per cent., an increase over the usual low ratio, but still very far within that accomplished by most companies, and lower than that of any other company. These matters are all happily ended, and there is no reason known at present why the expense ratio for 1890 should not return to its usual average low point. The increased expense for 1889 did not, however, interfere with the company's ability to declare its usual dividend for the year 1890. It has not increased its expenses for procuring new business, of which, however, it gained an increasing share.

INTEREST AND RENTS.

The income from investments during the past year shows an improvement over that of the previous year, and is believed to be quite as satisfactory as could be expected from any other body of assets selected with a like regard to ultimate security. The difficulties of such investment at satisfactory rates are by no means growing any less on the average. It is a cause of constant and increasing satisfaction that in 1882 we based all our new business upon the assumption of earning only 3 per cent. interest instead of 4 per cent. (which is the basis used by other companies), and that so large a proportion of our reserve is already measured by that standard. Already the managers of some of the companies are said to be considering the possible future usefulness of the great amounts of deferred dividend surplus held by them in enabling them to establish a 3 per cent. instead of a 4 per cent. reserve, or in applying it to supply the deficiency of the 4 per cent. basis. There is no doubt that this company took its conservative step in this direction in ample time to prevent the necessity of the disturbance of any existing relations in the complete protection of an ample reserve.

It may be of interest to know that the income of the company from rents does not include any allowance for its occupancy of its own extensive and valuable accommodations.

PROFIT AND LOSS.

During the year the company has sold eleven pieces of property at a loss of $10,-940.92 on their cost to it. It has sold thirty-two pieces of property at a gain of $158,-566.39. It has received net upon the sale of certain properties turned over to it on the defalcation of Joseph A. Moore, $48,280.20. It has also received certain other sundry items of profit and loss, making the entire balance from this source in its favor during the year $217,479.36. It still has other property received from Mr. Moore, upon which it has never put an appraisal, but which will appear in its profit and loss account as it is sold and converted into money. It will be remembered that the entire loss by him was charged off at once.

REAL ESTATE.

During the year 1889 we sold for $879,916.-82 properties which had cost $729,373.85, a gain over cost of $150,542.97. This makes a total sale, out of property taken by the company for foreclosure or satisfaction of debt, of properties costing in the aggregate $6,824,706.46 for $7,810,599.95, a gain over cost of $985,893.49.

It has been deemed best by your Directors to reduce somewhat the figure at which the company's home office in Hartford stands in its schedule of assets. The corner upon which this building stands is one of the most valuable in this city or in this State. The building erected upon it was begun in 1870, and built in a time of very high prices for material and labor. It is thoroughly fire-proof and admirably appointed in every particular; is a building which has not depreciated by time, and will not for many years to come. Its cost, together with the land upon which it stands, was $1,104,879 94, and it is at this figure of cost at which it has been carried upon the company's books. It has been decided to deduct from that cost the sum of $304,879.94, leaving it to stand at an even $800,000. The land has materially appreciated in value, and is still appreciating, while it is the judgment of the Directors that a building of worthy and suitable character for the protection of the company's securities and the enormous collections of valuable papers, and with an equal renting capacity, could not be put on the ground at the present time at a less sum than that which has been fixed, while it would probably exceed that. The Directors believe there can be no reasonable question that the value of the property to the company, for its own uses as its permanent home, and for the accommodation and protection of the business transacted here, and as an investment, fully warrants the figure at which they have fixed its future standing on our books, and that that is a fairly conservative valuation. In his report of an examination of this company, to which we shall presently refer, the Insurance Commissioner of this State appraised this property at $700,000 "upon the basis of its value as an investment to the company." He further said: "It is absolutely fire-proof, and its vaults afford a security for its books, papers, and securities nowhere else obtainable in Hartford. It is one of the most imposing edifices in the State, and has a value outside of its income production as an advertising medium and as a home for the largest corporation of New England."

Were the property for sale no valuation and no change in its status on our books would have been made.

The present real estate holdings of the company now aggregate a cost of only $8,556,-207.08.

BONDS.

The company has received payment for, or has sold during the past year, bonds costing it $491,377.60. It has purchased during the same period bonds costing $1,825,624 65. Its total holding of this class of securities at the close of the year was $11,174,822.39. A careful scrutiny of the list of bonds of this company will reveal their uniform and unusual excellence.

REAL ESTATE LOANS.

During the year the company loaned on real estate security $7,444,092.95. There was paid off of such loans $6,180,999.11. There was in force at the end of the year loans for $32,-890,542.44. The company received cash interest upon its real estate loans during the year $1,904,723.04.

CONDITION OF THE COMPANY.

The company had in force Dec. 31st, 1889, 63,830 policies, insuring $151,739,494. Its assets on that date, treated in the conservative manner already indicated, were $57,874,971.71. Its total liabilities on that date by its own standard, which is higher than that of any State department, and than that of any other company, by the difference between a 3 per cent. and 4 per cent. reserve on the business done since 1882, was $52,794,795.10, and its surplus by the same standard was $5,080,176.61. By the standard of other companies and of the State departments, it surplus is over $5,600,000.

CONDENSED STATEMENT.

In its forty four years of business this company has received:

| | | |
|---|---|---|
| For premiums | | $159,842,373 44 |
| Interest and rents | | 61,492,199 78 |
| Balance, profit and loss | | 597,709 87 |
| | | $221,932,283 09 |
| Disbursed— | | |
| For death claims and endowments | $73,029,870 23 | |
| Dividends to policy-holders | 47,395,850 77 | |
| Surrendered policies | 19,576,577 52 | |
| Total paid policy-holders | | $140,001,796 46 |
| Expenses | | 16,884,906 55 |
| Taxes | | 6,763,336 84 |
| Balance, net assets | | 56,332,941 24 |
| | | $221,932,283 09 |

The amount already paid to policy-holders and their beneficiaries, $140,001,796.46, and the amount of net assets held for the protection of their policies, $56,332,841.24, and aggregating $196,334,639.70, exceeds the amount received from policy-holders by $36,492,266.36.

All this has been done at an expense ratio of only 8.4 per cent.

EXAMINATIONS OF THE COMPANY.

Following the defalcation in Indianapolis at the beginning of the year, in order that our policy-holders and the public might be authoritatively certified of the condition of the company, it was determined to ask the Insurance Department of this State to make the most thorough and searching examination possible of its condition, its business, and its affairs of every nature, sparing neither time, labor, nor reasonable expense. Accordingly, on the 5th day of March, 1889, the examination was begun by the Hon. O. R. Fyler, Insurance Commissioner of Connecticut, assisted by William D. Whiting, Esq., of New York, an expert of national reputation, together with a sufficient staff of lawyers and accountants. The report of that examination has been furnished, as far as possible, to all our members, and widely published by us in the press of the country. The examination could not have been made more minute or complete had the company been regarded as bankrupt and placed in the hands of these gentlemen as receivers. The examination was specifically directed to test the substantial accuracy of the company's statement as of Dec. 31st, 1888, and to that end the Commissioner visited and personally appraised, with the aid of experts selected by himself, all the real estate owned by the company, and every loan upon which interest was in default. The results may be briefly indicated by a comparison of the main figures of that statement with the corresponding statement framed by the Commissioner as of the same date:

| | |
|---|---|
| The company, in its statement, claimed gross assets | $57,466,649 20 |
| The Commissioner found its assets to be | $57,583,071 64 |
| The compahy claimed its liabilities to be | $52,245,939 61 |
| The Commissioner found its liabilities to be | $52,241,805 11 |
| The company claimed its surplus to be | $5,214,709 59 |
| The Commissioner found its surplus to be | $5,341,266 52 |

In closing his report the Commissioner said:

"The examination has been thorough and exhaustive. The Commissioner believes that no life insurance company has been subjected to a more exhaustive scrutiny in every branch of its affairs. To accomplish this a large force has been necessary for over four months, and the expense has been considerable. The Commissioner is gratified that the results vindicate the complete solvency of the institution, and the honesty and ability of its management."

It is proper to say, in this connection, that the valuations of the Commissioner placed upon our assets over and above their cost to the company, at which they stand upon our books, was made solely for his own determination of the question of the solvency of the company, and not as a guide to its present treatment of those items, nor as a final conclusion of the ultimate selling value of those assets—principally real estate. The company, therefore, adheres to its uniform practice of carrying these items at their cost until sold, a practice which results so far have proved to be entirely conservative; although, by adopting the Commissioner's appraisals entire, we should add a considerable sum to both assets and surplus.

During the same time this examination was in progress the Insurance Commissioner of Indiana sent a deputation, consisting of Hon. A. C. Harris and Messrs. Shepard and Garber, to make an examination to the same effect. These gentlemen fulfilled their commission, taking the company's statement of Dec. 31st, 1888, and verifying it in every particular, besides making such other investigations as they deemed necessary in view of the exhaustive inquiry already in progress at the hands of the Connecticut Commissioner. The Indiana Commission found the company's statement correct, and filed it as their report.

STANDING OF THE COMPANY.

In view of the schedule of assets exhibited, and of the manner in which these are treated by the management, and of the ample and solid surplus over liabilities, by a standard of extraordinary conservatism, and of the comprehensive and searching tests which these assets and the company's business methods and its affairs have had, at the hands of men armed with every legal power, and possessed of most undeniable qualifications for their task, both in point of ability, accomplishment and character, we believe it is the simple truth to say that not only is its strength more firmly based than that of any other company, in the assumptions upon which its computations and provisions for the future rest, and that its ability to protect its contracts is, humanly speaking, beyond peradventure, but that these important conditions are known respecting this company with an absolute completeness and certainty which is not the case with any other similar institution.

It has been for years the one steadfast aim of this management to furnish to families, dependent upon the money earned or produced by the husband and father, a protection which shall be perfect in its security, certain to go to those for whom it was originally intended, and not put at the mercy of speculative side issues, at the lowest practicable cost to be attained by careful selection, prudent management, and close economy. It is a profound satisfaction to see its success in these directions, to the present time, so completely vindicated, and still more to feel that it enters upon the future prosecution of these few, simple, fundamental, and purely beneficial aims, under conditions which afford the highest probability of equally satisfactory results. Respectfully submitted.

JACOB L. GREENE, President.

# FORTY-FOURTH ANNUAL
# STATEMENT
OF THE
# Connecticut Mutual
# LIFE
## Insurance Company
## OF HARTFORD, CONN.

| | | |
|---|---|---|
| NET ASSETS, January 1st, 1889, | | $55,852,899 87 |
| Less deduction from cost of Home Office Building | | 304,879 94 |
| | | $55,548,019 93 |
| RECEIVED IN 1889. | | |
| For Premiums | $4,418,336 47 | |
| For Interest and Rents | 3,065,405 44 | |
| Profit and Loss | 217,479 36 | |
| | | $7,701,221 27 |
| | | $63,249,241 20 |

DISBURSED IN 1889.

| | | |
|---|---|---|
| For claims by death and matured endowments | $4,179,092 31 | |
| Surplus returned to policy-holders | 1,165,829 91 | |
| Lapsed and Surrendered Policies | 494,391 07 | |
| TOTAL TO POLICY-HOLDERS, | | $5,839,313 31 |
| Commissions to Agents, Salaries, Medical Examiners' Fees, Printing, Advertising, Legal, Real Estate, and all other Expenses | 768,804 98 | |
| TAXES | 308,281 67 | |
| | | $6,916,399 96 |
| BALANCE NET ASSETS, Dec. 31st, 1889 | | $56,332,841 24 |

SCHEDULE OF ASSETS.

| | | |
|---|---|---|
| Loans upon Real Estate, first lien | | $32,890,542 44 |
| Loans upon Stocks and Bonds | | 64,132 50 |
| Premium Notes on Policies in force | | 1,813,180 76 |
| Cost of Real Estate owned by the Company | | 8,556,207 08 |
| Cost of United States and other Bonds | | 11,174,822 39 |
| Cost of Bank and Railroad Stocks | | 422,785 25 |
| Cash in Banks | | 1,398,565 13 |
| Balance due from Agents, secured | | 6,855 69 |
| Bills Receivable | | 5,750 00 |
| | | $56,332,841 24 |
| ADD | | |
| Interest due and accrued | $956,940 25 | |
| Rents accrued | 8,738 41 | |
| Market value of stocks and bonds over cost | 456,959 11 | |
| Net deferred premiums | 119,512 70 | |
| | | $1,542,150 47 |
| GROSS ASSETS, December 31st, 1889 | | $57,874,971 71 |
| LIABILITIES: | | |
| Amount required to re-insure all outstanding Policies, net, Company's standard | $51,932,780 00 | |
| All other liabilities | 862,015 10 | |
| | | $52,794,795 10 |
| SURPLUS by Company's Standard | | $5,080,176 61 |
| SURPLUS by Conn. Standard, 4 per cent. | | 5,500,000 00 |
| Ratio of expenses of management to receipts in 1889 | | 9.98 per cent. |
| Policies in force Dec. 31st, 1889, 63,830, insuring | | $151,739,494 00 |

**JACOB L. GREENE, Pres.**
**JOHN M. TAYLOR, Vice-Pres.**
**EDWARD M. BUNCE, Secretary**
**D. H. WELLS, Actuary.**
**PHILIP S. MILLER,**
**General Agent,**
**1 WALL STREET, Cor. BROADWAY,**
**New York City.**

## Insurance.

### FLUES.

Of the 16,019 fires in the United States during 1888, according to the *Chronicle's* tables (it being always to be noted that all statistics of this subject are incomplete, and that the number of fires especially must omit a great many small ones), 1,107, or about seven per cent., were from "defective flues" this being the most set down to any known cause, except incendiarism; if the 2,229 given as "unknown" were added, the percentage would rise to nearly twenty-one; we can also add what we please out of the 5,532 set down as "not reported," which ought rather be classed as unknown.

Defective flues are plainly serious, and what is a defective flue? A Hartford architect, Mr. Hapgood, moved to do so by the stir of the Tracy fire in Washington, has written a letter to the *Courant*, of Hartford, in which he defines a defective flue very simply as one whose walls are so thin, or so poorly built, that fire can penetrate them, and he estimates that quite one-half of the chimneys in Hartford are of this character. In most of the new houses, especially those built to sell, there are only four inches of brick. The continual heat dries the mortar; the gases of combustion do their disintegrating work upon it; the agitation of the chimney by wind assists in loosening and crumbling it; and at last sparks work through. The spark may go out, or it may stay and char a little; perhaps a larger spark than usual gets into a crevice, and perhaps there is a place where a little air has room to come in; then perhaps a little tongue of fire starts, and of course it follows the laws of combustion by following the line of the flue, and as the builder has made the house a series of vertical and horizontal flues, the little fire goes on unseen, hidden behind the lath-and-plaster, until it "breaks out" literally, and when it is big enough to break out it is too big to be easily mastered; then "the house is on fire," and we scream and run for the engines.

The usual house is a whited sepulcher, figuratively all the time and sometimes becoming literally so, its plastered walls and floor boarding concealing the passages prepared for fire. Strip off the floor-boards and all the plastering from walls and ceiling and chimneys, or examine a new house just as the carpenters have retired to make way for the plasterers, and this is what you will find: the floor-beams, covered on their upper side by the boarding and on their lower by the lathing-strips, are a series of horizontal flues; the studding-beams (if any of these in cheap houses are large enough to be so called) are vertical flues; upon the face of the chimney the carpenter has nailed vertical furring strips, upon which are nailed the horizontal lath-strips, and thus the chimney face has its vertical flues, in which a little fire which may work through the thin chimney can move until it enters the horizontal flues under the flooring above. And observe that *all these flues in both directions are open and connecting.* The plaster, with its finish of paint or pretty wall-paper, conceals them, and you do not think about them, even when you hear rats and mice scampering through them in their delight at having runways where neither man nor cat can follow; but the flues are there nevertheless, waiting for the fire which may come or may not. Is it not merely the most moderate and precisely accurate use of language when we call the average building a stove, provided with horizontal and vertical connecting flues, which all lead to the roof? Let a fire start inside of a room, and until it eats through the floor-boards into a horizontal flue or through the lath-and-plaster into a vertical one, there is the least occasion for hurry, because this process takes a comparatively considerable time; let the fire start within the vertical flues, from chimney or furnace, or in the elevator shaft if there is one, or even in the hall, and there is no time to be lost; for the fire swiftly appropriates the conveniences provided for it and flies to the roof.

Sometimes the builder—should we call him dishonest, wicked, fiendish, or merely besottedly stupid?—lays the brick bottom of a fireplace intended for a grate directly on the wooden beams; or (very commonly) puts in the hot-air pipes or the furnace register in contact with or very near to the wood; or even protrudes the floor-beams directly into the chimney flue, finding this a trifle less trouble than to cut them off. Usually, buildings in continuous rows have the floor-beams so inserted in the walls that their fall, in case of a fire, brings down the wall, and usually the floor-beams are so nearly in contact in adjoining buildings that fire can burrow from the beams of one building into the ends of those in the next, and so effect an entrance.

A few years ago little wreaths of smoke were seen curling behind the folding inside blinds of a front window in a certain "flat" building in Brooklyn, and the most reasonable explanation was that the occupants of the first flat (two floors lower down) had just kindled a fire in the grate of their front room. A few months ago, No. 1 of these three adjoining flat buildings was stupidly set on fire in the elevator, and of course the house was speedily burning from cellar to roof; No. 1 was next to the wind, and No. 2 (which was touched by fire only at the roof but was drenched with water in the process of stopping the fire) caught the smoke and was instantly so filled with it that some of the inmates were nearly smothered, in broad daylight; No. 3 escaped both fire and water entirely; but the top floor in that building was filled with smoke, which streamed in along the sliding doors that connected the front room with the room next behind. Here was an almost instantaneous penetration of smoke through the whole connected structure; and is there no lesson in this? All the flues of buildings are out of sight, and hence out of mind; but they exist just the same, and they operate just the same when the occasion comes. Accompanying the *Chronicle's* Fire Tables is a diagram showing the character of the places where defective flues have caused fires during five years; as it is not easy to express by words the comparative areas shown on the diagram, we copy the figures:

| | |
|---|---|
| Railroad buildings | 28 |
| Buildings of general occupancy, including offices, halls, etc. | 57 |
| Schools, asylums, colleges, churches, etc. | 195 |
| Hotels, restaurants and club houses | 2 8 |
| Factories, mills and workshops | 277 |
| Retail stores and shops | 418 |
| Dwellings and tenements | 3,726 |
| Total | 4,949 |

It is significant that fully three-fourths of these flue fires reported are in dwellings, thus involving the greatest number of human lives in risk.

The plain remedy is to apply to the interior of chimney flues (if not to make their walls heavier also), a continuous lining of tile, so as to have a smooth surface; as for the flues of the building itself to do away with them altogether. An empty space is not a flue; a continuous space is one. The spaces between the horizontal floor-beams can be cut off, at intervals, by something which will absolutely stop the draft of air through them and offer some resistance to actual fire; even tin-covered wood would be of considerable value for that end. The vertical flues—more important still—can be stopped off, at least by closing at each floor the spaces between the studding; horizontal spaces under roofs which cover more than one building can be similarly cut off. The cost of doing these things would be small in money, altho they require forethought and watchfulness on part of owners; contractors, builders and carpenters will go on in the old way if left to themselves.

Break up and destroy these house flues, and stop erecting buildings which are great stoves. When this is done the fire waste will begin to lessen.

### AN ACCIDENTAL INCIDENT.

Here is an incident: Among the passengers on a certain east-bound train, one day in last year, were a Mr. and Mrs. Shick and their niece. During the trip Mr Shick died by an accident, and as he held a certificate of membership in the Guaranty Mutual Accident Association, the widow sought to collect the $5,000 mentioned in that document, and supposed to have been insured by it. But the Association, while not denying that Mr. Shick had been insured, and that he was dead, pointed to a clause in the certificate stipulating that notice of the death should be given within ten days after its occurrence, and replied that inasmuch as this had not been done a due regard for the interest of the other members forbade payment. The rule is in itself reasonable and proper, but the widow explained that her husband lost his life by being swept away in the memorable flood through the Conemaugh Valley, known popularly as the Johnstown disaster; that she and her niece escaped from the train and searched through the valley more than ten days for his body or traces of it; that afterward his business associates renewed the search and found the body. Taking the business view of the matter Mrs. Shick could not see how she was responsible or should lose her insurance because the flood which took his life hid his body for more than ten days, or because she did not put in her claim before the finding of the body removed all doubt of his fate; perhaps she forbore to add that if she had filed her claim at once and cited his disappearance the Association would have replied that his death had not been proved. Whether Mrs. Shick collected anything we do not know, and it is not worth while to inquire.

For all these are characteristic evasions. In the illustrative case of the experience of their heirs in collecting the Clark certificate from the Mutual Benefit Life Association of America (Independent, February 14th, 1889) a number of weeks were consumed in getting the Association to officially discover that Mr. Clark had died, and when that hindrance had been gotten over there were others. The only difficulty is in the disposition. Whenever any sort of organization professing to sell any sort of insurance has not the funds wherewith to meet demands, or has not the willingness, or is trying to stave off the inevitable collapse a little longer, every available pretext for refusal and delay, however shallow and technical, will be pressed to the utmost. The process of paying out money is never, to anybody, intrinsically as pleasant as that of taking it in; everybody likes better to put his indorsement on the back of checks than his signature on their face, and the cashier is always and everywhere "in" to those who come with money in their hands. So much we all know; yet those who consider as their own only that money which remains as surplus over debts and take a pleasure in satisfying their obligations, as well as those who are in business to stay and hence look upon paying out money as a necessary evil, meet callers who have claims in hand with fairness and courtesy. But if people go for insurance to any set of men who set up a shop, without any guaranty or inquiry about responsibility, and if they contract for the specially low-priced kind, they ought not to be surprised when the price and the managers prove good enough for purposes of receiving, but not for settling. And, of course, it is quite according to the nature of things that there is a special mortality in accident associations on the assessment plan.

This Guaranty concern was to be taken, some weeks ago, into the New England Mutual Accident of Boston; what remained of it has gone into the hands of the sheriff.

### INSURANCE RECKLESSNESS IN FRANCE.

The London *Review* (insurance) of December 25th, editorially gives a sketch of an article in the *Avenir Economique* concerning the practices of insurance companies in France, respecting commissions and rebates, premising that "from a personal knowledge of the writer we know he does not speak at random, and our experience confirms his remarks." Formerly a commission of 20 to 30 per cent. was paid annually by fire companies during the term of the policy, but competition has forced the companies to not only raise the rate but to discount the future, until this discount has risen from 80 to 150 per cent. of the first premium on a ten years' contract, to 200 and even to 300 per cent., altho "the danger was soon recognized and the regular commission is now 200."

Taking this as true, it is plain that a company is betting upon the continuance of its policies, paying out money at the outset instead of taking it in, and paying a premium for the privilege of insuring property. This would be a hazardous speculation if the outcome of it were left to ordinary causes and were not unfavorably influenced by the discounting transaction itself. But of course it is so influenced, for the agent who has the future so agreeably put into his hand at once in the shape of cash wants to do a large business, and inevitably he finds himself not only tempted but compelled to divide with his customer, for if he doesn't somebody else will; so the rebate evil flourishes vigorously. "The heavy commissions have attracted *vauriens* of every description, and every failure thinks an insurance agency would just suit him." Clever men have also invented combinations by which the agent is able to humbug both sides. For instance, a man is just at the point of bankruptcy; he insures in a dozen companies, divides commissions with the agent, and then the company, which has paid 200 per cent. commission—that is, has *paid to* the agent the amount of an annual premium for the privilege of being allowed to go on the risk for nothing—is left out in the cold. Suppose the annual premium is $100, on which the regular annual commission would be, say $23. The company discounts it at 200 per cent., paying the agent $100 cash; the agent puts $50 in his pocket, and the proposing bankrupt pockets the other $50, the company being the only party which contributes any money! In other cases, a trick is played upon unfortunate men who really want to borrow money. The agent meets the proposing borrower (one party having perhaps answered the advertisement of the other) and briskly says there will be no difficulty in managing the loan on personal security, but an insurance on the borrower's life will be indispensable; this having been first effected, the agent slips out of sight with his fat commission, and the unlucky borrower cannot find him.

"We have evidence," says the *Review*, "that only a few days ago two of the big syndicate companies, in order to secure a big line, sent an inspector to present the client with receipts for his first two premiums; but this was not enough, and the manufacturer replied, 'You offer me 200 I want 225 per cent. rebate.'"

Some of the illustrative figures given in the *Review's* article we are unable to understand, and some are incredibly wild, as when a man is said to procure an endowment, payable in one year, for a gross premium of about five per cent. less than the face of the policy; such policies are not issued by American companies, even without the 20 per cent. rebate said to be obtained, for the statement, as expressed, is equivalent to saying that the present price of a dollar to be paid a year hence is abont 95 cents. However, competition leads men into crazy antics, and we leave the *Review's* story, which is certainly told in a sober manner, to be accepted by the reader as he chooses.

### INSURANCE STATEMENTS.

#### THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY OF HARTFORD, CONN.

We devote in this issue of The Independent a full page to the affairs of the Connecticut Mutual Life Insurance Company, printing in one column the statement of the Company, and in three columns the address of President Jacob L. Greene to the members. It will be noticed that this address of President Greene is addressed to the members of the Company, and it should be borne in mind that the policy-holders of the Connecticut Mutual Life are members of a great partnership altho it is a corporation, and that they have delegated to a few persons, whom they call their president, secretary, etc., power to transact their business for them. It is proper, therefore, that President Greene should render a yearly account to the partners in business of the doings of the officers during the year just closed. President Greene justly says that every department of the Company's affairs is in a thoroughly sound and healthy condition, and the figures given in the annual statement bear out this assertion. The Company gained in net assets during the year, $784,821 31. In addition to this they charged over to profit and loss, $304 879 94 upon the cost of the Company's building in Hartford Conn. Without question the property is worth what it cost, but the Company in accordance with its well-known feature of being extremely conservative have placed it at $800,000 in its assets, thus making assurance doubly sure. The Company during the year were very fortunate in their real estate sales, having sold at a profit of $150,542.97, real estate which they had taken on foreclosure sales. The amount paid to policy-holders and their beneficiaries since the organization of the Company, $140,001,798.46, and the amount of net assets held for the protection of their policies, $56,332,841 24, aggregating $196,334,639.70, *exceeds the amount received from policy-holders by* $36,492,266.26. All this has been done at an expense ratio of only 8.4 per cent. As showing the conservative character of the management of the Connecticut Mutual Life, it is interesting to note that in March, 1889, an examination was made by the Insurance Commission of Connecticut assisted by an expert of national reputation together with a force of accountants. This examination was so exhaustive and thorough as to require four months' time to accomplish it. As a result of it, the Commissioner reported that the assets of the Company were greater than the amount claimed by it; that its liabilities were less than the amount claimed by it; and that its surplus was greater than the amount claimed by it. In addition to this, the Insurance Commissioner of Indiana also made an examination of the Company, and verified in every particular the findings of the Insurance Commission of Connecticut. It must be very gratifying to policy-holders of the Connecticut Mutual to know upon the highest authority that the affairs of their Company have been conducted in the ablest and most conservative manner. Several years ago the Company adopted the rate of three per cent. as the basis of the earning power of their funds instead of four per cent., the rate now commonly used by other companies. This, of course, was simply another step in the direction of safety.

In closing this notice of the Connecticut Mutual Life we feel that we cannot better concisely express our own opinions of the Company than by quoting the closing paragraph of President Greene's address:

"It has been for years the one stedfast aim of this management to furnish to families, dependent upon the money earned or produced by the husband and father, a protection which shall be perfect in its security, certain to go to

those for whom it was originally intended, and not put at the mercy of speculative side issues, at the lowest practicable cost to be attained by careful selection, prudent management, and close economy. It is a profound satisfaction to see its success in these directions, to the present time, so completely vindicated, and still more to feel that it enters upon the future prosecution of these few, simple, fundamental, and purely beneficial aims, under conditions which afford the highest probability of equally satisfactory results."

### MANHATTAN LIFE INSURANCE COMPANY OF NEW YORK.

We print this week the thirty-ninth annual statement of the Manhatten Life Insurance Company of this city. In common with all of the regular life companies the year has been a successful and progressive one. The Company have gained in total receipts over last year, $340,000, while their balance of receipts over disbursements is $150,000. Their gross assets have been increased about $180,000. Their gain in surplus over last year by the New York standard of four per cent. is $260,000, leaving their gross assets January 1st, $11,729,400.22 with a surplus of $1,043,225.01. We look upon the Manhattan Life as one of the very best life companies. It is conducted economically, conservatively and well. It pays its losses immediately upon receipt of proofs, and treats its policy-holders as members of a great company ought to be treated, fairly and promptly. Its ratio of surplus to liabilities shows it to be a strong company reflecting credit upon the most excellent management it now has and has had for a number of years

Mr. James M McLean is President, Mr. Jacob L. Halsey is First Vice-President, Mr. Henry B. Stokes is Second Vice-President, and Mr. Henry Y. Wemple is Secretary.

### THE BROOKLYN LIFE INSURANCE COMPANY.

Elsewhere in our columns this week will be found the twenty-sixth annual statement of one of the most excellent life insurance companies, the Brooklyn Life. It has $5,522,368 of insurance in force, with assets of $1,616,429 23, and its surplus by the new standard is $158,901.64. The ratio of assets to liabilities in the Brooklyn Life is 1.108; few if any companies making a better showing. The Brooklyn Life pays its death claims immediately upon presentation of proofs without discount. Its assets are well and safely invested. Its officers are: Wm. M. Cole, President; Wm. H. Wallace, Vice-President; and Wm. Dutcher, Secretary.


## INSURANCE.

1851. THE 1890

# MASSACHUSETTS
## MUTUAL LIFE
## INSURANCE COMPANY
OF SPRINGFIELD, MASS.

**39 Years of Succesful Experience.**

PURELY MUTUAL.

Every policy-holder a stockholder and entitled to participate in distributions of surplus.
The Mass. non-forfeiture applies to all policies, and contains the most liberal features ever before offered. Examine its merits before insuring your life.

**ACTIVE AGENTS WANTED.**

**M. V. B. EDGERLY, President.**
HENRY S. LEE, Vice-President.
JOHN A. HALL, Secretary.

# Continental
## FIRE INSURANCE CO.

OFFICES, Continental Buildings. { NEW YORK, 100 BROADWAY. Brooklyn, cor. Court and Montague Sts. and No. 100 Broadway, E. D.

*Reserve for re-insurance....$2,470,343 24*
*Reserve ample for all claims 275,726 78*
*Capital paid in in Cash..... 1,000,000 00*
*Net Surplus..... 1,471,703 89*

*Total Assets, Jan. 1st, 1890 $5,917,773 91*

This Company conducts its business under the Restrictions of the New York Safety Fund Law.

DIRECTORS.

| | |
|---|---|
| WM. L. ANDREWS, | WM. G. LOW, |
| SAMUEL D. BABCOCK, | EDWARD MARTIN, |
| HIRAM BARNEY, | RICHARD A. McCURDY, |
| GEORGE BLISS, | ALEXANDER E. ORR |
| CHARLES H. BOOTH, | ALFRED RAY, |
| HENRY C. BOWEN, | WM. M. RICHARDS, |
| JOHN CLAFLIN, | JOHN L. RIKER, |
| JOHN H. EARLE, | HENRY F. SPAULDING |
| JAMES FRASER, | WILLIAM H. SWAN, |
| AURELIUS B. HULL, | LAWRENCE TURNURE, |
| WM. H. HURLBUT, | THEO. F. VAIL, |
| BRADISH JOHNSON, | J. D. VERMILYE, |
| H. H. LAMPORT, | JACOB WENDELL. |

**F. C. MOORE, President.**

**CYRUS PECK, Vice-Pres't and Sec.**

**HENRY EVANS, 2d Vice-Pres't and Sec'y Agency Dept.**

CHAS. H. DUTCHER, *Sec'y Brooklyn Dept.*
EDWARD LANNING, *Ass't Secy.*

**PENN MUTUAL LIFE**

**Send to Home Office, 921 and 923 Chestnut Street, Philadelphia, for description of new plans and features.**

**PENN MUTUAL LIFE**

**Twenty-sixth Annual Statement**
OF THE

# Brooklyn
## Life Insurance Co.,
OF
*NEW YORK.*

**WM. M. COLE, President.**

| | |
|---|---|
| Assets, December 31st, 1889..... | $1,616,429 23 |
| Receipts during the year 1889... | 276,414 53 |
| Payments to Policy holders in 1889, for Losses, Endowments, Dividends, etc..... | 213,644 85 |
| Amount of Insurance in Force. | 5,522,368 00 |
| Surplus by New Standard..... | 158,901 64 |
| Surplus by Old Standard..... | 948,000 00 |

[Ratio of Assets to Liabilities, 1.118.]

**Ratio of Assets to Liabilities.**

*NEW STANDARD.*

| | |
|---|---|
| *Brooklyn Life of N. Y. - - -* | *1.108* |
| *Massachusetts Mutual of Mass. -* | *1.089* |
| *Mutual Life of N. Y. - - -* | *1.076* |
| *Mutual Benefit of N. J. - - -* | *1.066* |
| *Washington Life of N. Y. - -* | *1.042* |

It is the custom of this Company to pay death-claims at once on presentation of proofs, without any discount.

The Assets of this Company are unsurpassed for surety of values; they comprise the cleanest and strongest sort of securities; and on December 31st, 1889, but one item amounting to $12.50 of interest due remained uncollected.

Office, 51 Liberty Street, New York City.
WM. H. WALLACE, Vice-President.
WM. DUTCHER, Secretary.
AUGUSTUS FORD, WILLIAM H. FORD, } Counsel.
D. PARKS FACKLER, Cons'g Actuary.

# NEW ENGLAND MUTUAL
## LIFE INSURANCE COMPANY.
**Post Office Square, - Boston, Mass.**

**Statement of Business for 1889.**

Net Ledger Assets, Jan. 1st, 1889...$18,214,534 45

**RECEIPTS.**

| | | |
|---|---|---|
| For Premiums..... | $2,628,885 75 | |
| For Interest, Rents, and Profit and Loss, less Taxes..... | 908,062 35 | $3,536,948 10 |
| | | $21,841,482 55 |

**DISBURSEMENTS.**

| | | |
|---|---|---|
| Death Claims..... | $1,190,832 00 | |
| Matured and Discounted Endowments..... | 229,135 00 | |
| Cancelled and Surrendered Policies..... | 245,064 89 | |
| Distribution of Surplus... | 561,010 73 | |
| Total paid to Policy-holders..... | $2,254,042 62 | |
| Amount paid for Commissions, to Agents, Salaries, Medical Fees, Advertising, Printing, Stationery, and all other incidental expenses, at the Home Office and at Agencies..... | 492,326 82 | |
| Amount paid for Accrued Interest on investments purchased during the year..... | 12,263 95 | $2,758,633 39 |
| Net Ledger Assets, Dec. 31st, 1889.. | | $19,082,849 16 |
| Market value of securities over ledger cost..... | $1,192,942 55 | |
| Interest and Rents accrued Dec, 31st, 1889..... | 219,954 68 | |
| Gross Premiums in course of collection.....$153,129 07 | | |
| Deduct 10 per cent. loading. 18,312 91 | | |
| | 164,816 16 | $1,577,713 39 |
| Gross Assets, Dec, 31st, 1889..... | | $20,660,562 55 |

**LIABILITIES.**

| | | |
|---|---|---|
| Reserve at Massachusetts Standard 4 per cent.....$17,871,373 51 | | |
| Balance of Distributions unpaid..... | 106,195 15 | |
| Death and Endowment Claims approved ..... | 127,245 00 | $18,104,793 66 |
| | | $2,555,768 89 |

Every policy has endorsed thereon the cash surrender and paid-up insurance values to which the insured is entitled by the Massachusetts Statute—LIFE RATE ENDOWMENT policies are issued at the old life rate premium—ANNUAL CASH distributions are paid upon ALL policies.

Pamphlets, rates and values for any age sent on application to the Company's office.

**BENJ. F. STEVENS, President.**
**JOS. M. GIBBENS, Vice-President.**
**S. F. TRULL, Secretary.**
**WM. B. TURNER, Asst. Secretary.**

**1850. FORTIETH YEAR. 1890.**

## JANUARY 1st, 1890.

## ANNUAL REPORT OF THE

# MANHATTAN
## LIFE INSURANCE COMPANY,
**156 and 158 Broadway, New York.**

## ACCOUNTS, YEAR 1889.

| | | |
|---|---|---|
| Premiums, | | $2,064,739 19 |
| Interest and Rents, | | 603,970 92 |
| Total, | | $2,668,710 11 |

## DISBURSEMENTS.

| | | |
|---|---|---|
| Paid claims by death matured endowments, and payment of annuities, | $1,034,656 06 | |
| Paid dividends, | 199,424 99 | |
| Paid purchased policies, | 231,506 94 | |
| Total paid policy-holders, | $1,465,587 99 | |
| Paid commissions, taxes, medical department, advertising, salaries, real estate, agency, and other expenses, | 656,131 00 | |
| | | $2,121,718 99 |
| Balance, | | $546,991 1 |

## ASSETS.

| | |
|---|---|
| Cash in office, | $4,120 22 |
| Cash in Bank and Trust Company, | 196,417 11 |
| Bonds and mortgages secured by real estate worth double the amount loaned, and protected by fire insurance policies held by the company, | 4,120,430 65 |
| Loans on policies in force, | 855,178 78 |
| United States and New York State stocks and railroad bonds, market value, | 2,096,623 00 |
| Real estate at cost, | 276,415 87 |
| Quarterly and semi-annual premiums deferred and premiums and interest in course of collection and transaction, | 301,781 41 |
| Loans on stocks and bonds, | 3,821,562 50 |
| Interest due and accrued and all other property, | 116,870 65 |
| Gross Assets, | $11,729,400 22 |
| Reported claims awaiting proof, January 1st, 1890, $130,485 00 | |
| Dividends unpaid and other liabilities, 73,194 21 | |
| Reserve for policy-holders on existing policies under New York State law, combined experience 4 per cent., 10,482,496 00 | |
| | $10,686,175 21 |
| Surplus by above standared | $1,043,225 01 |

**JAMES M. McLEAN, President.**

JACOB L. HALSEY, First Vice-President. | HENRY Y. WEMPLE, Secretary.
HENRY B. STOKES, Second Vice-President. | EDWARD L. STABLER, Actuary.
W. C. FRAZEE, Assistant Secretary.

# JOHN HANCOCK
## MUTUAL LIFE INSURANCE COMPANY
OF BOSTON.

| | | |
|---|---|---|
| **RECEIPTS IN 1889.** | | |
| Premiums..... | | $1,616,585 01 |
| Interest..... | | 182,958 04 |
| Total ..... | | $1,799,543 05 |
| **DISBURSEMENTS.** | | |
| Death Claims..... | $506,509 90 | |
| Matured Endowments..... | 128,290 57 | |
| Dividends, Surrender Values and Annuities..... | 98,069 73 | |
| Commissions to Agents..... | 559,421 20 | |
| Medical Examinations..... | 31,912 64 | |
| Taxes and Rents..... | 33,169 12 | |
| Salaries of Officers and Clerks. | 50,868 65 | |
| Sundry Expenses..... | 43,684 53 | |
| | | $1,535,945 79 |
| **LEDGER ASSETS.** | | |
| Loans on Mortgages..... | | $1,595,740 00 |
| State, County and City Bonds..... | | 421,234 28 |
| Railroad Bonds..... | | 494,168 40 |
| Railroad Stock..... | | 45,033 24 |
| Bank Stock..... | | 58,703 00 |
| Bonds and stock of other Corporations... | | 77,937 50 |
| Real Estate..... | | 414,799 19 |
| Loans on Collateral and on Company's Policies..... | | 183,875 00 |
| Premium Notes..... | | 89,939 32 |
| Cash in Banks and Office..... | | 46,542 64 |
| Agents' Balances..... | | 257 88 |
| Total Ledger Assets..... | | $3,425,530 45 |
| Interest and Rents Due and Accrued..... | | 47,065 64 |
| Market Value of Investments over cost.. | | 16,358 46 |
| Outstanding Premiums on Policies, net.. | | 59,583 31 |
| Gross Assets..... | | $3,548,537 86 |
| **LIABILITIES.** | | |
| Death Claims and Endowments in process of adjustment..... | | $18,947 56 |
| Dividends due and not called for..... | | 15,000 25 |
| Premiums paid in advance, etc..... | | 20,572 94 |
| Total Liabilities ..... | | $58,320 75 |
| Premium Reserve..... | | $3,211,696 00 |
| Surplus..... | | 283,321 11 |
| 161,318 Policies issued in 1889, insuring | | $13,719,166 00 |
| INCREASE IN SURPLUS DURING 1889..... | | $8,834 56 |
| INCREASE IN LEDGER ASSETS DURING 1889..... | | 263,597 26 |
| INCREASE IN GROSS ASSETS DURING 1889..... | | 229,857 43 |
| INCREASE IN INCOME DURING 1889. ..... | | 319,380 10 |
| INCREASE IN AMOUNT OF OUTSTANDING INSURANCE IN 1889..... | | 6,568,561 00 |

**STEPHEN H. RHODES, President.**
GEORGE B. WOODWARD, Secretary.
SAMUEL ATHERTON, Vice-President.
CHAS. G. WOOD, Treasurer.
SAMUEL WELLS, Counsel.
FRANK WELLS, M.D., Med. Examiner.
HENRY T. CULVER, Sup't of Agents.

OFFICE OF THE

# ATLANTIC
## MUTUAL INSURANCE COMPANY,

NEW YORK, January 24th, 1890.

*The Trustees, in Conformity to the Charter of the Company, submit the following Statement of its affairs on the 31st of December, 1889.*

| | | |
|---|---|---|
| Premiums on Marine Risks from 1st January, 1889, to 31st December, 1889..... | | $4,116,629 40 |
| Premiums on Policies not marked off 1st January, 1889..... | | 1,386,134 87 |
| Total Marine Premiums..... | | $5,502,764 27 |
| Premiums marked off from 1st January, 1889, to 31st December, 1889..... | | $4,144,943 13 |
| Losses paid during the same period..... | $2,553,606 44 | |
| Returns of Premiums and Expenses $705,967 75 | | |
| The Company has the following Assets, viz.: | | |
| United States and State of New York Stock, City, Bank and other Stocks..... | | $7,274,315 00 |
| Loans secured by Stocks and otherwise... | | 2,084,400 00 |
| Real Estate and Claims due the Company, estimated at..... | | 1,024,000 00 |
| Premium Notes and Bills Receivable..... | | 1,452,960 24 |
| Cash in Bank..... | | 271,8.1 00 |
| Amount..... | | $12,107,576 24 |

Six per cent. interest on the outstanding certificates of profits will be paid to the holders thereof or their egal represenatives on and after Tuesday, the fourth of February next.

The outstanding certificates of the issue of 1885 will be redeemed and paid to the holders thereof, or their egal representatives, on and after Tuesday, the fourth of February next, from which date all interest thereon will cease. The certificates to be produced at the time of payment, and canceled.

A dividend of Forty per cent. is declared on the net earned premiums of the Company for the year ending 31st December, 1889, for which certificates will be issued on and after Tuesday, the sixth of May next.

By order of the Board,
J. H. CHAPMAN, Secretary.

**TRUSTEES:**

| | |
|---|---|
| J. D. JONES, | JAMES G. DE FOREST, |
| W. H. H. MOORE, | CHAS. D. LEVERICH, |
| A. A. RAVEN, | N. DENTON SMITH, |
| JOSEPH H. CHAPMAN | EDW. FLOYD-JONES, |
| JAMES LOW, | GEORGE H. MACY, |
| WM. STURGIS, | LAWRENCE TURNURE, |
| BENJAMIN H. FIELD, | WALDRON P. BROWN, |
| EDMUND W. CORLIES, | ANSON W. HARD, |
| WILLIAM DEGROOT, | ISAAC BELL, |
| WILLIAM H. WEBB, | THOMAS MAITLAND, |
| HORACE GRAY, | IRA BURSLEY, |
| WILLIAM E. DODGE, | JAMES A. HEWLETT, |
| JOHN L. RIKER, | GEORGE L. NICHOLS, |
| GEORGE BLISS, | GUSTAV AMSINCK, |
| C. A. HAND, | WILLIAM G. BOULTON, |
| JOHN D. HEWLETT, | RUSSELL H. HOADLEY, |
| CHARLES P. BURDETT, | JOSEPH AGOSTINI, |
| HENRY E. HAWLEY, | GEORGE W. CAMPBELL, |
| CHAS. H. MARSHALL, | VERNON H. BROWN, |

JOHN D. JONES, President.
W. H. H. MOORE, Vice-President,
A. A. RAVEN 2d Vice-President

THE

# MANHATTAN
## LIFE INS. CO.,
## OF NEW YORK.

**1850. (39 YEARS.) 1889.**

General Agents and Canvassers wanted for desirable territory, to whom permanent employment and liberal compensation will be given. Address
JAMES M. McLEAN, President.
J. L. HALSEY, 1st Vice-Pres't.
H. B. STOKES, 2d Vice-Pres't.
H. Y. WEMPLE, Secretary.

THE 30th ANNUAL STATEMENT OF THE

# Equitable Life Assurance Society

OF THE UNITED STATES,

*For the Year Ending December 31st, 1889.*

| | | |
|---|---|---|
| AMOUNT OF LEDGER ASSETS, JANUARY 1st, 1889 | | $89,427,026.92 |
| Less Contingent Sinking Fund | | 600,000.00 |
| | | $88,827,026.92 |

## *Income.*

| | | |
|---|---|---|
| Premiums | $25,857,522.75 | |
| Interest, Rents, etc. | 5,085,765.53 | 30,893,288.28 |
| | | $119,220,315.20 |

## *Disbursements.*

| | | |
|---|---|---|
| Claims by Death and Matured Endowments | $7,878,499.53 | |
| Dividends, Surrender Values, Annuities and Discounted Endowments | 3,964,358.36 | |
| *Total paid Policy-holders* | | $11,842,857.89 |
| Dividend on Capital | 7,000.00 | |
| Commissions, Advertising, Postage and Exchange | 3,176,239.09 | |
| General Expenses, State, County and City Taxes | 2,830,855.91 | 17,846,952.89 |
| *Net Ledger Assets, December 31, 1889* | | $101,373,362.31 |

## *Assets.*

| | | |
|---|---|---|
| Bonds and Mortgages | $23,687,873.52 | |
| Real Estate, including the Equitable Buildings and purchases under foreclosure of mortgages | 16,586,541.33 | |
| United States Stocks, State Stocks, City Stocks, in Trust Companies and other Investments | 45,645,365.68 | |
| Loans secured by Bonds and Stocks (Market Value, $3,401,359) | 2,705,000.00 | |
| Real Estate outside the State of New York, including purchases under foreclosure of mortgages | 8,116,735.06 | |
| Cash in Banks and in transit (since received and invested) | 3,960,630.63 | |
| Due from Agents on account of Premiums | 771,166.14 | $101,373,362.31 |
| Market value of Stocks and Bonds over book value | | 2,697,138.55 |
| Interest and Rents due and accrued | | 829,895.26 |
| Premiums, deferred and in transit | | 2,349,913.00 |
| *Total Assets, December 31, 1889* | | $107,150,309.12 |

*I hereby certify, that after a personal examination of the securities and accounts described in this statement, I find the same to be true and correct as stated.*

*JOHN A. McCALL, Comptroller.*

| | |
|---|---|
| *Total Liabilities, including legal reserve on all existing Policies (4 per cent. Standard)* | $84,329,234.92 |
| *Total Undivided Surplus, over 4% Reserve* | $22,821,074.20 |

Of which the proportion contributed (as computed) by Policies in general class, is $6,848,611.20
Of which the proportion contributed (as computed) by Policies in Tontine class, is 15,972,463.00

*We certify to the correctness of the above calculation of the reserve and surplus. From this surplus the usual dividends will be made.*

*GEO. W. PHILLIPS, J. G. VAN CISE,* } *Actuaries.*

| | |
|---|---|
| *New Assurance written in 1889* | $175,264,100 |
| *Total Outstanding Assurance* | 631,016,666 |

BOARD OF DIRECTORS.

HENRY B. HYDE, PRESIDENT.
JAMES W. ALEXANDER, VICE-PRESIDENT.

| | | | |
|---|---|---|---|
| LOUIS FITZGERALD, | EUGENE KELLY, | JOHN A. STEWART, | CHARLES S. SMITH, |
| HENRY A. HURLBUT, | JOHN D. JONES, | LEVI P. MORTON, | GEORGE H. STUART, |
| HENRY G. MARQUAND, | JOHN SLOANE, | GEO. C. MAGOUN, | A. VAN BERGEN, |
| WM. A. WHEELOCK, | S. BORROWE, | WM. B. KENDALL, | T. DeWITT CUYLER, |
| HENRY DAY, | B. WILLIAMSON, | DANIEL D. LORD, | OLIVER AMES, |
| M. HARTLEY, | G. W. CARLETON, | H. J. FAIRCHILD, | EUSTACE C. FITZ, |
| H. M. ALEXANDER, | E. W. LAMBERT, | WM. ALEXANDER, | S. H. PHILLIPS, |
| CHAUNCEY M. DEPEW, | H. S. TERBELL, | HORACE PORTER, | HENRY R. WOLCOTT, |
| CHARLES G. LANDON, | THOMAS S. YOUNG, | C. B. ALEXANDER, | GUSTAV G. POHL, |
| CORNELIUS N. BLISS, | WILLIAM M. BLISS, | GEO. De F. L. DAY, | JOHN A. McCALL, |
| ALANSON TRASK, | JOHN J. McCOOK, | J. F. De NAVARRO, | JAMES H. DUNHAM, |
| E. BOUDINOT COLT, | B. F. RANDOLPH, | JOSEPH T. LOW | DANIEL R. NOYES, |
| | | EDWARD W. SCOTT, | WALDO ADAMS |

# STATEMENT

OF

# The Mutual Life Insurance Co. of New York,

RICHARD A. McCURDY, PRESIDENT,

**For the year ending December 31st, 1889.**

| | | |
|---|---|---|
| **Assets,** | | **$136,401,328 02** |
| **Increase in Assets,** | | **$10,319,174 46** |
| **Surplus,** | | **$9,657,248 44** |
| **Increase in Surplus,** | | **$1,717,184 81** |
| **Receipts,** | | **$31,119,019 62** |
| **Increase during year,** | | **$4,903,087 10** |
| **Paid Policy-Holders,** | | **$15,200,608 38** |
| **Increase during year,** | | **$473,058 16** |
| **Risks assumed,** | | **$151,602,483 37** |
| **Increase during year,** | | **$48,388,222 05** |
| **Risks in force,** | | **$565,949,933 92** |
| **Increase during year,** | | **$83,824,749 56** |
| **Policies in force,** | | **182,310** |
| **Increase during year,** | | **23,941** |
| **Policies written in 1889,** | | **44,577** |
| **Increase over 1888,** | | **11,971** |

**THE ASSETS ARE INVESTED AS FOLLOWS:**

| | |
|---|---|
| **Real Estate and Bond & Mortgage Loans,** | **$69,361,913 13** |
| **United States Bonds and other Securities,** | **$50,323,469 81** |
| **Loans on Collateral Securities,** | **$9,845,500 00** |
| **Cash in Banks and Trust Companies at interest,** | **$2,988,632 70** |
| **Interest accrued, Premiums deferred and in transit, etc.** | **$3,881,812 29** |
| | **$136,401,328 02** |
| **Liabilities (including Reserve at 4%),** | **$126,744,079 58** |

I have carefully examined the foregoing statement and find the same to be correct.
A. N. WATERHOUSE, Auditor.

From the Surplus above stated a dividend will be apportioned as usual.

| Year. | Risks Assumed. | Risks Outstanding. | Assets. | Surplus. |
|---|---|---|---|---|
| 1884 | $34,681,420 | $351,789,285 | $103,876,178 51 | $4,743,771 |
| 1885 | 46,507,139 | 368,981,441 | 108,908,967 51 | 5,012,634 |
| 1886 | 56,832,719 | 393,809,203 | 114,181,963 24 | 5,643,563 |
| 1887 | 69,457,468 | 427,628,933 | 118,806,851 88 | 6,294,442 |
| 1888 | 103,214,261 | 482,125,184 | 126,082,153 56 | 7,940,063 |
| 1889 | 151,602,483 | 565,949,934 | 136,401,328 02 | 9,657,248 |

NEW YORK, January 29th, 1890.

BOARD OF TRUSTEES.

| | | | |
|---|---|---|---|
| SAMUEL E. SPROULLS, | OLIVER HARRIMAN, | S. VAN RENSSELAER CRUGER, | JNO. W. AUCHINCLOSS, |
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WILLIAM G. DAVIES, Solicitor. WILLIAM W. RICHARDS, Comptroller.

MEDICAL DIRECTORS
GUSTAVUS S. WINSTON, M.D., WALTER R. GILLETTE, M.D., E. J. MARSH, M.D.

1850. 1890.

# THE UNITED STATES

**Life Insurance Company,**

**IN THE CITY OF NEW YORK.**

*RECORD FOR 1889.*

*Increase in Assets,*
*Increase in Surplus,*
*Increase in Policies Issued,*
*Increase in Business Written,*
*Increase in Insurance in force.*

**GEO. H. BURFORD, President.**
C. P. FRALEIGH, Secretary.
A. WHEELWRIGHT, Assistant Secretary.
WM. T. STANDEN, Actuary.

EXAMINE THE MANIFOLD ADVANTAGES OF THE

**"LOW RATE TERM PLAN"**

of this Company. It is easier to place insurance on this plan than on any plan ever before offered, and the policy itself is the most liberal and equitable contract consistent with recognized business principles.

THE MARKED SUCCESS already achieved by this plan shows that it fills a want long felt by the insuring public.

**GOOD AGENTS,** desiring to represent the Company, are invited to address J. S. GAFFNEY, Superintendent of Agencies, at Home Office.

THE AMERICAN FIRE INSURANCE CO., Philadelphia

EIGHTIETH ANNUAL STATEMENT.

| | |
|---|---|
| Cash capital | $500,000 00 |
| Reserve for reinsurance and all other claims | 181,736,053 |
| Surplus over all Liabilities | 469,616 79 |
| **TOTAL ASSETS,** January 1st, 1890 | $2,642,669 97 |

**THOMAS H. MONTGOMERY,** *President.*

**1829** Charter Perpetual. **1890**

# FRANKLIN

**Fire Insurance Company of Philadelphia.**

| | |
|---|---|
| Capital | $400,000 00 |
| Insurance Reserve | 1,795,204 71 |
| Unpaid Losses, Dividends, etc. | 39,037 80 |
| Net Surplus | 970,024 53 |
| **Total Assets, Jan 1st, 1890** | $3,174,357 04 |

**OFFICERS:**
JAS. W. McALLISTER, President.
FRANCIS P. STEEL, Vice-President.
EZRA T. CRESSON, Secretary. SAMUEL W. KAY, Asst. Secretary.
AGENCY DEPARTMENT.
GEORGE F. REGER, Manager, Philadelphia, Pa.

# HANOVER

**Fire Insurance Company,**

**40 NASSAU STREET, N. Y.**

Seventy-third Semi-annual Statement, showing the condition of the Company, Jan. 1st, 1889.

| | |
|---|---|
| Cash Capital | $1,000,000 00 |
| Reserve for Reinsurance | 903,572 43 |
| Reserve for all other Liabilities | 135,255 45 |
| Net Surplus | 462,553 71 |
| **Total Assets** | $2,503,381 59 |

**BENJAMIN S. WALCOTT, President.**
I. REMSEN LANE, Vice-President and Secretary.

# WASHINGTON

**LIFE INS. CO. OF NEW YORK.**

W. A. Brewer, Jr., Prest.

**In this company policyholders have the advantage over those of all other companies, in Non-forfeitable dividends to keep their policies in force.**

See Charter.

OFFICE:
**21 Courtlandt St.**

# STATE MUTUAL

**Life Assurance Company of Worcester, Mass.**

**A. G. BULLOCK, President.**

**January 1st, 1890.**

| | |
|---|---|
| ASSETS | $5,659,204 46 |
| LIABILITIES | 4,803,311 00 |
| SURPLUS (Mass. Standard) | $855,893 46 |

Cash surrender values stated in every policy, and guaranteed by the Massachusetts Non-Forfeiture law

**NEW YORK OFFICE, 189 Broadway, N**
C. W. ANDERSON, Gen. Ag't.

HARTFORD STEAM BOILER INSPECTION AND INSURANCE CO. HARTFORD, CONN.

**J. M. ALLEN, President.**
**W. B. FRANKLIN, Vice-President.**
**F. B. ALLEN, 2d Vice-President.**
**J. B. PIERCE, Secretary and Treasurer.**

# New England Mutual

**LIFE INSURANCE CO.,**

Post Office Square, Boston, Massachusetts.

| | |
|---|---|
| ASSETS, Dec. 31st, 1888 | $19,724,538 45 |
| LIABILITIES | 17,288,348 72 |
| | $2,436,189 73 |

**LIFE RATE ENDOWMENT** policies are issued at the life rate premium.

**Annual Cash** distributions are paid upon all policies.

Every policy has indorsed thereon the cash surrender and paid-up insurance values to which the insured is entitled by the Massachusetts Statute.

Pamphlets, rates and values for any age sent on application to the company's Office,

**BENJ. F. STEVENS, President.**
**JOS. M. GIBBENS, Vice.-Pres.**
**S. F. TRULL, Secretary.**
**WM. B. TURNER, Asst. Sec.**

"MORAL: INSURE IN THE TRAVELERS."

# Old and Young.

## NATURE, THE FALSE GODDESS.

BY JAMES JEFFREY ROCHE.

THE vilest work of vilest man,
The cup that drugs, the sword that slays,
The purchased kiss of courtesan,
The lying tongue of blame or praise,

The cobra's fang, the tiger's spring,
The python's murderous embrace—
The wrath of any living thing—
A man may fear but bravely face.

But thou, cold Mother, knowest naught
Of love, or hate, or joy, or wo;
Thy bounties come to man unsought,
Thy curses fall on friend and foe.

Thou bearest balm upon thy breath,
Or sowest poison in the air;
And if man reapeth life or death,
Thou dost not know, thou dost not care.

Thou art God's instrument of fate,
Obedient, mighty, soulless, blind,
No demon to propitiate,
No deity in love enshrined.

Let him who turns from God away
To Bel or Moloch bend the knee,
Defile his soul to wood or clay,
Or thrill with Voudoo's ecstasy,

Seek any fetich undivine,
Be any superstition's thrall—
From Heaven or Hell will come a sign,
But thou alone art deaf to all.

BOSTON, MASS.

## AUNT JEMIMA'S LEGACY.

BY MARY BRADLEY.

WHEN I was a little girl, only three or four years old, and my sister Reba about as much older, it was frequently remarked by those who had the opportunity of drawing conclusions, that Reba was an angel, and I wasn't. The same thing has been said occasionally since we've grown older, and I really believe it's true. Reba is certainly more like what angels are supposed to be than anybody *I* ever knew. I always thought so, even before that awful Aunt Jemima time, and since then I'm satisfied there's nothing wanting but wings.

There are only two of us at home, and we have the dearest father and the sweetest mother in the world. Positively, if I had had the choosing of them, I could not have suited myself better—with just one exception. I should like my father to be rich—*enormously* rich—for I can spend money faster than anybody I know. There is no limit to my capacity for spending money; but he is not rich, and never was, I'm sorry to say. We've not even seen better days; for as I long as I can remember there has always been a disagreeable necessity of studying economy, which of all studies that ever tried my soul, is the most trying. In fact, I never could do anything with it; I always left it to Mamma and Reba, and they generally contrived that I should have what I wanted; so it was less of a trial than it might have been.

Reba never takes advantage of being the elder sister in regard to new dresses and things. The truth is she makes her clothes last forever; she's as neat as a white kitten, and looks like a lily, no matter what she wears; while I am the most careless, unlucky creature that ever lived. I tear my gowns, and lose my gloves, and break my parasols, and am always wanting something or other, which makes it fortunate that Reba was born so different. She likes to be an angel, and I like to have new things; so we are both suited, you see.

On account of not being rich, and of living in a small town out West where good servants are not as thick as blackberries, we have always got along with one girl. That is to say we've got along with her when we had her; but there have been dreadful times when we hadn't her, and couldn't get her for love or money. And it was one of those times that Aunt Jemima came. Reba always hushes me up when I begin to talk about Aunt Jemima. She says, with that sweet, reproachful look of hers:

"Jet, dear! *De mortuis nil nisi bonum.*"

But I can't see why we should not tell the truth about people when they are dead, as well as when they are alive; and I mean to tell nothing but the truth about Aunt Jemima. In the first place she was not a real aunt, she was only my great-uncle Jacob's second wife; but that would not have signified if she had been a real lady. People's ideas differ about the meaning of that word. Somebody says it's Saxon for *loaf-giver*, and without any more etymolog I'll stop right there, and say Aunt Jemima was not a lady. If she ever gave anybody a loaf in her life, there is no record of it. She might have given the crust, maybe, if she did not want it herself. But of all the stingy folks I ever saw, the keenest to get and the closest to keep, was my great-uncle Jacob's second wife.

I never heard what sort of man *he* was; but after he died, Aunt Jemima traveled round and lived on his relations. There was no need of it, for he left her enough to support her—even Reba can't deny that since the facts have come out. But she pleaded poverty, and called herself a poor, lone widow, and never kept house again. And as my mother has about a thousand relations—for the Van Dyck family is perfectly patriarchal in the number of its generations—she was never at a loss for a stopping-place. She just went about from house to house, and had all sorts of festive times. Weddings and funerals, and Christmas parties and Thanksgivings, and when the boys came home from college, and when the girls had company from the East; all the times when anything interesting was on hand, she was sure to put in an appearance whether she was invited or not.

It was one of her little ways not to wait for invitations, but to come whenever she felt like it. "Nobody minds *me*," she used to say. "I can make myself at home anywhere." And nothing was truer than that. She had the most surprising faculty of making herself at home, and getting the best of everything in the house; but you never caught her doing anything in return for it. If there was any work to be done, she always had rheumatics, or a crick in her back, or a dizziness in her head, to hinder her usefulness. And Reba may say what she likes, but it's all true; as true as the troubles we had that dreadful winter, and I can't say more than that, goodness knows!

Mary Ann was the girl we had—or didn't have—at that time. She got a letter one day from a sister that lived in Kansas, and had married somebody and gone to housekeeping, and wanted her to come and make a visit. Of course Mary Ann was wild to go, and we couldn't hinder it. Mother told her she would keep the place open a month for her if she would promise to come back; but she was a creature with a conscience, and she wouldn't promise. "Better not wait for her, she reckoned. Didn't know but she might take a notion to get married herself." Mother looked at Reba with despairing eyes when Mary Ann said this. She saw seas of trouble before her, for she knew what it would mean to get a new girl and train her; and I dare say she felt already the beginning of the still worse thing that was going to happen. At any rate, two mornings after Mary Ann left us she fainted away at the breakfast-table, and frightened us almost out of our senses. Father rushed after the doctor, and when he came he said it was fever, and we must make up our minds to a spell of sickness for her; and you can guess how we felt when we heard that! Mother turned her face to the wall and cried—like Hezekiah, or Ebenezer, or Josiah—which one of them was it? I get awfully mixed in Kings and Chronicles, but it wasn't Ephraim, I know; for *he* was "a cake unturned." Anyhow, *somebody* in the Bible turned his face to the wall and cried; and whoever it was, my poor mother did just the same thing. And I couldn't stand that, you know, for I never did have any self-control; and to see *Mother* crying—well, it just drove me crazy, and I began to howl with all my might, which made Mother worse, of course; and Father was so provoked that I think he wanted to shake me, and only for Reba I'm sure I don't know what *would* have happened. She does have the patience of an angel, and she took care of Mother, and soothed Father down, and hushed me up, somehow or other.

But oh dear me! it was the awfulest experience. Only to remember it makes my skin crinkle up, and sends cold shivers down my back; and no wonder, for it was shivering weather to make it all lovelier—bitter, black, stinging Missouri-winter weather! And there we were with a sick mother and no servant, and dishes to wash, and dinners to cook, and beds to make up, and fires to keep, and coals to bring from the freezing cellar—and dust and ashes and horrors over everything! And as if all this wasn't enough, Aunt Jemima must drop down upon us like the Day of Judgment, or a thief in the night, or any of the other calamities that come without warning. Reba thinks it's awfully wicked to talk so; but I can't help it. I do think nobody has a right to pounce upon people. I always thought surprise parties were horrid. And I don't care what sort of a relation you are, you ought to send word beforehand when you want to make a visit, especially if you make *visitations*, like Aunt Jemima.

She brought all her baggage—a big trunk, and a bonnet-box, and a cap-basket, and a bundle in a shawl-strap, and another bundle in a newspaper, and a satchel, and a brown linen valise. And every one of these things had to be dumped into our bedroom—Reba's and mine—with Aunt Jemima herself. Our pretty front bedroom, with its curtained alcove, and dainty white draperies, and pictures and books and window-plants, and all sorts of dear little knick-knacks—only think of it!—had to be given over to Aunt Jemima. And before she had been in it one hour I do assure you it looked like a menagerie. A whole caravan of Barnum's couldn't have altered the look of things more completely. Her big trunk was planted beside the bed; her double-gown was spread out on two chairs before the fire; her caps were dangling from the gas-brackets; her bottle of hair dye, and her bottle of "camphire," and her bottle of goose-grease, and her *awful* old snuff-box were set in a row on our pretty dressing-table; and the whole room, in short, was in such a litter that it looked like a rag-shop.

Reba said, in her usual angelic way: "Don't mind it, dear;" when I rushed down to the kitchen where she was struggling with supper, and flew out at her for putting Aunt Jemima in our room. "Don't fret about it, Jet. We can settle the room again when she goes away. And perhaps she'll only make a short visit, seeing how poorly Mother is."

"She'll stay as long as we make her comfortable, you may be sure of that," I said; "and she'll be quite too comfortable in our room. I can't see why you couldn't have put her somewhere else."

"The guest-chamber is too cold, Jet, for anybody to sleep in without a fire; and to start one there would make extra work. We've enough to do without that."

"I should say we had! But if I had *my* way I'd put her in the guest-room all the same, and let her freeze. Serve her right for coming where she wasn't asked and wasn't wanted."

"Jet, I don't like to hear you talk so," Reba took me up. "You may live to be an old woman yourself."

"I don't care if I do. I'll never be like Aunt Jemima if I live to be a thousand old women," I snapped back.

"I'm sure I hope you won't," she answered, patiently. "But if you ever do, you'll want somebody to be kind to you. Come now, that's a good child, and help me a little with supper. You might set the table, while I slice the ham and make some toast."

"I'm sick of setting tables," I grumbled. "It's nothing but tables and dishes from morning till night."

"Suppose you make the toast, then."

"And scorch my face over the hot coals? I wouldn't do it for the Queen of Sheba, let alone Aunt Jemima."

"I wish I could do it all myself," Reba sighed. "But I've only one pair of hands, Jet."

"Did I ever say you had two?" I snarled out. "Now you want to make me feel like a pig, I suppose. I wish Aunt Jemima was in Jericho!"

"Hush, hush!" said Father, coming in just then all in a flurry. "You must not say such rude things, my dear. Reba, can't you come and get Aunt Jemima out of your mother's room? She's telling her about somebody that died with a cancer, and making her so nervous that she won't sleep to-night. Do contrive some excuse for calling her out. Is supper ready?"

"Not quite, Father; but I'll hurry it as much as I can," says Reba.

But Father took her up short. "That won't do at all," he said. "I can't answer for the consequences if Aunt Jemima keeps on. She was in the thick of the funeral—had all the mourners howling—when I came out; and your mother is in no condition to hear such things. You must come to her and let Jet finish things here."

I stamped my feet in a rage. "Why don't you put her out yourself, Papa? I should think you might manage Aunt Jemima without carrying Reba off. *I* don't know how to get supper all by myself."

"Then it's time you learned," says Father. "You'll never learn younger."

And off he marched, and Reba with him; and I had to cool down and do the best I could without her. But they didn't get any hot buttered toast for supper, I'm pleased to say. And when Aunt Jemima remarked that she didn't relish cold bread, and she reckoned she'd have to git Reby or Jetty to go out to the kitchen an' make her a leetle mite of toast, and Reba, the silly, was jumping up to do it, I just wouldn't let her.

"It's no use going," I said; "for the kitchen fire is perfectly black, Reba. I filled up the range only a minute ago. Awful sorry, Aunt Jemima, but you know you can't make toast over black coals."

"Well, I s'pose I can soak my crusts in my tea," says she. "But I never was no hand to eat cold light-bread. At Cousin Christian Vanderpool's, there was always waffles to tea, or muffins cooked on the griddle."

"You ought to have stayed where you were well off," I said. "You won't get waffles and muffins here, Aunt Jemima. Mary Ann's gone away, and Mother's sick, you know; and Reba and I don't know the first thing about cooking. You needn't expect anything good at our house."

"Why, Jet, how you talk!" exclaimed Reba. And Father frowned at me, but Aunt Jemima didn't "scare."

"I s'pose you've got a new girl coming," says she.

"No indeed," I answered, "not a sign of a new girl! They don't lie around loose in this town: and I shouldn't wonder if we had to do our own work all winter."

"Well, *that* won't hurt you," says she, as cool as a cucumber. "It'll be a saving; and you can't begin too soon to learn how to cook, for there's nothing upsets a family so much as poor vittles."

"Oh, indeed, I could mention things a great deal more upsetting," I answered back; and if Father hadn't given me a warning look, I should have gone on to tell her that visitors you hadn't invited, and who came without seeming to care whether it was convenient or not, were much more revolutionary, in *my* opinion.

But I know about how far I can go with Father. He never says much, and up to a certain point I can rattle on before him; but now and then he brings me up short, and then I might as well try conclusions with a stone wall. He won't even argue the point, but just repeats that aggravating line, "*Sic volo, sic jubeo, stet voluntas pro ratione.*" If you don't know what it means, hear him say it once, and you'll get the sense of it, I promise you, whether you understand Latin or not.

Well, we got through that supper in course of time; and then I had to wash the dishes and set the breakfast-table all alone, for Reba had to go up to

Mother. Nobody else could make her comfortable, anyhow; and, thanks to Aunt Jemima and her funerals, she was so nervous that Reba had to work over her for hours, poor child, before Mother could go to sleep. Then when she came out so tired that she was ready to drop, and only wanting to creep into her own bed, Aunt Jemima must keep her for an age, listening to an everlasting yarn about the time when *she* was down with inflammation of the bronikals, an' three doctors giv' her up, while poor, dear Jacob set a-cryin' in the chimney corner. I thought she *never* would come to an end of her "bronikals" and her chronicles; but she turned to Reba at last, and said if she was ready for bed, she guessad they might as well be a-movin'; she'd had a tol'rable tejus day, an' her old bones felt stiff. I told her, not guessing what she meant, you know, that she needn't have waited for us. But she said, "Oh, yes, she'd ruther take her bed-fellow along with her than to be disturbed after she'd got to sleep." And then we saw—just imagine it!—that she expected one of us to sleep with her. "She wasn't partikkeler which one it was," she said, "we could fix it to suit ourselves. But she couldn't sleep alone, no way, manner, or shape."

"Then, you'll have to keep awake," I said; for I was out of all patience with her, and I didn't care how rough I was. "Reba and I always sleep together, Aunt Jemima, and we always have to. The fact is we'd be uncomfortable bed-fellows for anybody else, for we kick like two mules, don't we, Reba?"

Reba gave me a look of mild reproach. She couldn't indorse such a fib even to save herself from her fate; and Aunt Jemima only smiled at it serenely.

"Jetty's fond of her joke, I reckon; but mebbe it's best not to meddle with that mule. I'll resk it with you, Reby—you ain't so frisky."

It ended, of course, in that poor creature's martyrdom, as usual. I don't know how she endures things. *I* couldn't, and I wouldn't, have slept with Aunt Jemima if she had had to sit up till doomsday. But Reba went with her, that night and all the other nights; and was about as comfortable, I suppose, as St. Lawrence on his gridiron. For Aunt Jemima was a salamander for heat. She had the doors and windows locked tight, to begin with, so that not a breath of cold air could get in; then she opened the draughts of the stove till it was red-hot; and last of all she insisted upon spreading the blankets *between the sheets*. "She was always used to sleeping in woolen, and she couldn't bear the cold chill of linen or cotton!"

So poor darling Reba, who likes cold water, and fresh air, and everything that touches her to be light and delicate and cool—Reba had to sleep between scratchy blankets, in a room that was like the fiery furnace of Shadrach, Meshach, and Abednego!

*You'll* think, perhaps, that it was selfish of me to let her do it; but I don't agree with you. It was selfish of Aunt Jemima, outrageously selfish; and I had to suffer as well as Reba, for I hate to sleep alone; and I was as much too cold as she was too warm all those dreadful six weeks that Aunt Jemima stayed. But I couldn't have taken turns with her; it's no use expecting impossibilities of people, and I just *couldn't*. Reba knew that very well, and she never complained of me. In fact, all our troubles, and dear knows there were enough of them, only made her more angelic. Mary Ann did not come back from Kansas, and our struggles after a new servant came to nothing. Sickness in the house scared them all away, and the worry of seeing us overworked kept Mother's fever up, and hindered her from doing as well as she might. So Reba had everything to bear, as you may say, and everything to see to—kitchen-work, and parlor-work, and nursing work; and tho anybody could see that she was worn to a shadow, she never owned that she was tired, and never said a cross word, and made the best of things for everybody, until sometimes I felt actually disgusted.

For *I* couldn't smile at grief, like Patience on a monument; and to pretend not to mind things, when I *did* mind them so awfully, was altogether beyond me. It was really aggravating to have Reba so superhumanly good, for it made me seem all the worse by contrast; and I am not denying that I was in a horrid humor most of the time. It was not only what we had to do, you see, but what we had to do without. Winter times at St. Jax had always been merry times for us. We had been used to having little parties at home, with music and dancing; and there were club-meetings and sleigh-rides and lots of other sociable things that have a great deal to do, I can tell you, with keeping one's temper sweet. I used to rage like the heathen when I thought of all the jolly times the other girls were having, and we out of them; and one day something happened that was too much for human endurance.

It came through Frank Austen, a young man who was always hanging about Reba that winter; and he hasn't got over the habit yet, for that matter, tho they've been married over two years. But they were not engaged then—Reba only colored up like a rosebud when people said Frank was courting her—and so he hadn't the right to come to the house when we weren't receiving other callers. One day, tho, he sent her some lovely flowers, and a little note in which he hoped that Mother was better, and that Reba might make it possible to join a sleighing-party that was going out to Barnard's the next afternoon. Now, of all our winter treats, a sleigh-ride to Barnard's was always the merriest. We made up a pleasant party, went out in the afternoon, had supper with old Father and Mother Barnard, who knew how to get up the nicest suppers in the world; then a Virginia reel and a round dance or two in the old-fashioned square parlor, and so home again by ten or eleven o'clock at latest. It seemed to me, when Reba showed me that note, as if our misery somehow had reached its climax; and I burst out crying like a great baby.

"I can't help it," I sobbed, when Reba begged me not to cry. "You know I haven't had one bit of fun since Christmas. I've just washed dishes in that hateful kitchen; and now you are going to Barnard's with Frank Austen, and I've got to stay with Aunt Jemima!"

"But I'm *not* going," Reba said. "I wouldn't think of such a thing; so if that's why you're crying you'd better stop at once."

"Then he'll ask somebody else," I pouted; and Reba sighed and said she supposed he would, but that would make no difference to us.

"Yes, it will, too," I said, in a passion. "I don't want him to ask anybody else. I want you to go, and I want to go my own self; and I think it's a shame."

"What's a shame, Jet?"

"That Aunt Jemima is so horrid. If she was good for anything in this world she could make things comfortable here and take care of Mother for one evening, and then we could both go."

"Don't be silly, Jet." Reba took me up pretty sharply for her. "I wouldn't leave Mother while she's sick and needs me so much for all the sleigh-rides in Missouri. But if you really want to go I've no doubt Frank would like to take you. I'll write to him and propose the exchange, if you say so."

She looked at me as if she thought I wouldn't; but she soon saw she was mistaken. I couldn't resist such a temptation, and I flew to her and hugged her and kissed her in a perfect rapture.

"Do you mean it, Reba? Can I truly go? Oh, you *are* an angel!" I said. And I danced and beamed around her until she laughed in spite of herself, and told me to run away and make up the beds, and she would settle the matter with Frank.

Which she did; and he, of course, was only too happy to have Reba's sister, since he couldn't have Reba herself; and I had a perfectly royal time. It was moonlight, and the snow was like powdered diamonds, and the horses went like the wind; and the supper, and the dance, and the ride home were all just too lovely for anything. I don't think I ever did enjoy anything so much; and there was no harm in it, either; and it wouldn't have made one bit of trouble for anybody if it had not been for Aunt Jemima. But of course *she* had to raise a rumpus as soon as I was gone. She had eaten fried souse for dinner, and a great deal more than was good for her, I suppose; for she was always a glutton with anything she liked. It gave her a colic, naturally; but she needn't have made Reba drag pails of hot water up three pairs of stairs, and bathe her feet, and rub her back, and put mustard plasters all over her, and neglect her work down-stairs for the sake of coddling her.

Father comes home and finds Mother crying in her bed.

"Something must be the matter with Reba! She hadn't been near her for such a while; and she'd called, and called, but nobody came. Not even Jet—or Aunt Jemima! And she was sure something dreadful had happened."

Poor, dear Mother! There's nobody so sensible and sweet when she's well, but this long illness did upset her nerves and make her terribly notional sometimes. Father was frightened, of course, and tore up-stairs to look for Reba; and there she was, dosing Aunt Jemima with ginger-tea, and Aunt Jemima groaning that she was going to die, and there never was such a selfish, heartless creature as Jet to go off on a sleigh-ride and leave everybody in the house at the last gasp!

You can guess what a lecture was ready for me when I came home. For men are always unreasonable when they are worried about anything, especially if supper happens to be late in addition—and, of course, Reba couldn't be in three places at once, so it was all hours before Father got anything to eat. Naturally he chose to take Aunt Jemima's view of the case, and to consider my conduct very selfish. *I* consider that Aunt Jemima was the selfish one; and I told him so. Why need she stuff herself with souse till she had a bilious colic? But he said that was an irrelevant question, and had nothing to do with the case in point. So we did not argue it; but I kept my own opinion still. And I had had my sleigh-ride anyhow. Aunt Jemima could not take that from me. Neither could she prevent Reba from being glad—as she truly was—that I had enjoyed it. And somehow or other things began to brighten after this. I felt better myself—honestly I did—for having had a little fun. And I helped Reba more about the house to pay for it. She said I was getting to be a real little Red Hen; but that did not hinder either of us from rejoicing when Mary Ann came back from Kansas, and said she'd come to stay. We could hardly believe our eyes and ears, for we had taken it for granted that she was married and settled by this time. But when Reba said something of the sort, Mary Ann remarked grimly that marryin' wa'n't all it was cracked up to be, and she'd seen enough of other folks's husbands to know when she was well off.

You may be sure we didn't quarrel with that conclusion, for peace and comfort came back with her to our afflicted family. We had regular meals and a clean house again; the weather moderated; mother's illness took a decided turn for the better; and, best of all, Aunt Jemima's visit came to an end. Big box, little box, bandbox and bundle, the morning arrived when they were all packed, and piled up in the front entry waiting for the hack to carry them and their owner to another resting-place. How sorry I felt for Cousin Jeems and Cousin Amanda Van Dyck! But oh, how glad I felt for Jet and Reba Gregory! Even Father, when she was actually *gone*—the carriage quite out of sight—even Father muttered under his breath,

"The Lord be praised! We've lived through that dispensation."

But I must tell you one thing more, just to show you how she was Aunt Jemima to the last. She was going to a farm about fifty miles away, where she would get her dinner at twelve o'clock and she had just eaten a hearty breakfast. But when the hack was at the door and I was on tenter-hooks for fear the would miss the train, she turns to Reba and says:

"I reckon I'll git you to put me up a leetle mite o' lunch, honey. Some o' that Bolony sassage we had last night in a sandwich, an' a piece of mince-pie, an' a pickle or two. I never like to take a journey without something to fall back on."

Reba flew down to the pantry to get that lunch, and I with her. "Did you ever, *ever* see such an old bandersnatch? She'll die making everybody wait on her."

"Most people do, dear," says Reba. "Here's the bread and the sausage; make her a sandwich while I go down cellar for the pickles."

"Oh, I will," I cried, fervently. "And do hurry back, Reba. It would be too awful if she should miss that train."

There never was a lunch put together with more speed; and when we raced back with it, all out of breath, Aunt Jemima remarked coolly that it was something uncommon to see Jetty so spry.

"Looks as if you was kinder glad to git rid o' me, Jetty."

I longed to say, "So I am, Aunt Jemima;" but I didn't dare to, since Father was standing by; and Reba put in one of the nice little speeches that always come easy to her about welcoming the coming and speeding the parting guest.

Aunt Jemima nodded her head.

"Yes, yes," she said, "that's likely enough as far as *you're* concerned, Reby. You've made me welcome and treated me well from first to last, and I sha'n't forgit it. I'm a poor lone widow; but mebbe I can do something for my friends one o' these days. As for Jetty, she's young, and I don't lay up nothin' against her; but I'll remember *you*, Reby, when the right time comes."

How we laughed at Reba and teased her about her "prospects," when Aunt Jemima departed! Would it be diamonds, or a riding horse, or a house and lot? Even Father had his little joke about it, and suggested that when Reba went into partnership with Frank Austen, she should buy out his uncle's law business with Aunt Jemima's legacy; but Mother said, in her matter-of-fact way:

"Never you mind, Reba. Aunt Jemima isn't liberal with promises, any more than with other things; but when she makes one she keeps it. She'll rummage her old chests some day, and send you a pin-cushion, or a bead reticule at least."

"I'd like an old-fashioned bead reticule very much," said Reba. "It would make a pretty catch-all for our dressing-table, Jet. Let's play it will be a reticule."

So we had our laugh over it, and then forgot all about it. There were many more interesting things to think of than Aunt Jemima, when once she was out of our way. Reba had Frank Austen on her hands; for as soon as Mother was really getting well, that young man began to monopolize her seriously. And as for me, I had to catch up with all the good times I had been missing since Christmas. So it came to us with a shock one day—we had forgotten the poor old lady so completely—when Father brought home the news of her sudden death at Cousin Christian Vanderpool's. This was her favorite visiting place. She was always telling Reba and me what a good provider Cousin Christian was, and what a good table Cousin Catharine set; and she never knew, poor soul, that their good table was going to be the death of her. But it truly was. She ate clam chowder for supper, was taken violently ill in the night, and before the sun rose—*exit* Aunt Jemima!

We all felt sorry, of course; and we went to the funeral—at least Father and Mother did, and Reba would have gone if I had let her. But I can't bear to go to funerals myself, and I didn't choose to stop in the house alone and have the horrors. Besides, Frank Austen thought, just as I did, that there was no necessity for Reba to be there. And as they were engaged now he had a right to express his opinion, which I was glad of. There were plenty of people there without us. The house was full of Van Dycks and

Vanderpools and Gregorys; and Great-uncle Jacob's second wife was buried with all the honors. After the funeral Cousin Christian read out her will. He had always been her man of business, and she had made him her executor to see that her instructions were all carried out. And how do you suppose she had ordered him to spend her money? Every penny of it for a fine funeral and a grand monument! She had hoarded up ten thousand dollars (poor lone widow that she was!); and, except a legacy of five hundred to Cousin Catharine, who had no need of it, it was all to be put in a velvet-covered casket with real silver mountings, and a granite obelisk ever so many yards high!

Her directions were written out to the smallest item of her burial dress—the best quality of black silk for a shroud; her best lace cap; white silk stockings; satin slippers; flowers. And there was a long inscription for the monument, full of texts from the Bible; and a design for it, with the dimensions, and the sort of stone to be used; and another design for a railing round the cemetery plot; and a list of various flowers that she wished to grow there; and a provision for somebody to keep the place in beautiful order all the year round. That was how she tried to carry her money out of the world with her; and there she lies now—peace to her ashes!—under her tall granite obelisk.

Reba's name was not mentioned in the will; but Cousin Christian gave Mother a little flat box, done up in brown paper, and marked "*For Reby, from her affectionate aunt, Jemima Van Dyck.*" It was found in her trunk after her death, and showed, at all events, that she had not forgotten her promise. Mother put it into Reba's hands unopened, of course, when she came home, and we all began to guess what was in it. "It can't be a pin-cushion, for it's too flat," Mother said. "Perhaps it's the reticule you wanted."

And as true as I live—such funny things *do* happen sometimes!—when the box was opened there lay the old-fashioned flat bag, wrought of many-colored beads and fastened with a silver clasp and chain—a pretty, old-timey thing, that made Reba cry out with a kind of tearful admiration:

"There now, Jet! She did really send me something nice. This is the prettiest reticule I ever saw, and the clasp is solid silver, I do believe. You ought to take back some of the hard things you've said."

But I didn't see why.

"If the silver was inside, in a lot of dollars, it would be more to the purpose," I said. "The idea of spending all that money on a tombstone and giving you a bead-bag! Don't talk to me about Aunt Jemima; she was a mean old thing."

"There, there!" Father put in. "Not another word like that, Jet. Aunt Jemima's money was her own affair, and you're not called upon to sit in judgment on her tombstone. As for Reba, she's richer than she expected to be. You never counted on a silver clasp and chain—Hey! what's the matter?"

Reba had unfastened the silver clasp while he was speaking, had put her slim fingers into the reticule, and drawn them out again with a kind of frightened cry.

"There's something inside, Father!"

"Let me see;" and Father took the bag, put his own fingers in, and drew out a couple of bank-notes, folded so that we could see three figures on the corners, the first one a 5. He spread them out on his knees and examined them critically. Then he turned to Reba, smiling all over his face.

"Aunt Jemima has remembered you to some purpose, after all. Here's a thousand dollars for your wedding-gift, my dear. I congratulate you."

"A thousand dollars? *Father!*" cried Reba. And what must she do, the silly, but burst out crying. And Mother began to hug and kiss her, as if something had happened that she was to be pitied for. Even Father was all in a flutter, with his voice trembling, and his hands as nervous as they could be. Whenever Father is excited, I know it by his hands; they begin to quiver as if they were strung on wires. But I did not see any reason to be nervous; and I said so.

"What in the world are you crying about?" I asked Reba. "Seems to me you ought to be glad."

"Oh, I am, I *am*," she sobbed. "But poor Aunt Jemima! I can't even thank her for being so kind to me."

"Kind to a fiddlestick!" I said; for I had no patience with such nonsense. Do you suppose she meant to give you that money? Not a bit of it. She hid it away in that old reticule some time or other, and forgot all about it. That's *my* belief. You know she was always tying up things in bundles, and hiding them away. You know it, Reba."

"Then the money isn't mine!" cried Reba.

"Yes it is, too," I said, before anybody else could speak. "It was in the reticule, and the reticule was in a box, and the box was in a brown paper, and the brown paper had '*For Reby*' on it, in Aunt Jemima's own pot-hooks. That makes it yours, whatever happens. Doesn't it, Father? I leave it to you."

Father looked at me solemnly.

"Jet," says he, "if I didn't know you were born of intelligent parents, and that there never had been a case of lunacy in either family, to the best of my knowledge and belief, I should say you were lacking in common sense. The money belongs to Reba beyond a doubt."

"Well, didn't I say so, Father? What are you calling me names for?" I complained.

"Because I don't wish to hear any of your absurd hypotheses," he answered, in such a tone that I thought it best to hold my tongue.

So it ended in our hugging each other all round, and being very happy over Aunt Jemima's legacy; tho I still stuck to my opinion that it was an accidental one. Nobody need tell me that she ever meant to do a generous thing; but Reba will believe in it to her dying day.

Of course she wanted to divide her thousand dollars, and it was rather difficult to prevent her from giving away nine-tenths of it. But Mother used her authority, and the most of it was spent finally in furnishing a house for the young couple. If Reba chose to give me a lovely set of amber, and a gold watch, and one or two other trifles that I wanted, that's nobody's business but our own. The obelisk is just as big as if I didn't have them. We go there sometimes—the Van Dyck monument is quite a showplace in the cemetery—and Reba takes her reticule, and fills it with flowers to be kept *in memoriam*. But I stick a rosebud into my belt, and laugh a little to myself as I look up at the great pile of stone, and wonder if it wasn't cheated out of a thousand dollars by Aunt Jemima's legacy.

WASHINGTON, D. C.

## A RELIC.

BY MAY M. ANDERSON.

BABY came on light feet dancing,
In my face half shyly glancing,
Holding in her hands a treasure,
"Just a flag," which she had found.
It was old and torn and dusty,
All its tints long since grown rusty,
And it seemed a badge of sorrow
As it trailed along the ground.

With a cry of pain I caught it!
One, long loved and dead, had brought it
When our hopes were crushed forever,
And had laid it at my feet.
Ah, what memories, sadly sleeping,
Woke to life, and softly weeping,
Now I kissed it, still discerning
Stains which marked our last defeat.

Baby's wonder knew no measure,
That her mother still should treasure
Such a faded bit of bunting
She had wanted for her play;
And I had no heart for telling
Of the past, but gently quelling
Every outward sign of sorrow,
Kissed and laid the flag away.

In my drawer of relics peeping,
She had found it, and was keeping
"All the pretty stars for dollie,"
So she said, 'mid gathering tears.
Then I kissed the sweet intruder,
Glad, indeed, that hands no ruder
Should have trifled with my treasures,
Covered o'er with dust of years.

And I soothed her transient sorrow
With the promise that "to-morrow"
She should have a bright new banner,
"One all red and white and blue."
With the dawn her flag was streaming
On the breeze, its bright folds gleaming
Proudly in our Southern sunshine,
O'er our roses gemmed with dew.

PRATTSVILLE, ALA.

## THE TWIN SCREWS.

BY FRANCES STOUGHTON BAILEY.

TOTTY and Dotty Screwes were not twins, or even sisters. They were only cousins; but they lived in the same family, and were always seen together, as much as a knife and fork, or a cup and saucer. They trotted to school every morning hand in hand, and at night they trotted home in the same way. They had to pass the boat-building establishment of "Davits & Tiller" twice a day; and old John Davits, who was fond of a good joke, named them "the Twin Screws," and by and by everybody in town knew them by that title.

The children also passed Ledger's grocery and variety store, where one could buy almost anything. In one of the windows his Maltese cat was fond of sunning herself with her family of four half-grown Maltese kittens. Beside this window was chalked in big letters "Oats for sale"; but every time the Twin Screws stopped to look in at the kittens they stealthily rubbed out a little of the O, till it finally looked liked a C and the sign read "*Cats* for sale."

Mr. Ledger noticed that passers-by seemed to find his window very amusing; but being busy filling a large order from a tern schooner about to sail for the West Indies, he did not trouble himself about it. He was "heading up" a barrel of sea-biscuit, when a pleasant voice asked:

"What will thee take for one of thy little cats?"

Mr. Ledger looked up rather bewildered and saw a Quaker lady who went on to say: "I have long sought a drab pussy and I will willingly give thee a quarter for one, if thee is satisfied with that, and will send thy lad Joseph around with it on Second day next;" and she took out her purse.

"Oh, them little kits!" said Mr. Ledger, with a broad smile; for he wondered why a woman should care to pay for a kitten which she might have had for the asking. "Yes'm, thank you marm. Mind you don't forget about that, Joe! All right, marm;" and he went on checking off his list of goods for the schooner.

Not long after, the schooner's captain rolled in. "I see you've taken a new tack," he said, with a twinkle in his eye. "I always supposed you had everything 'from a pin to a pulpit,' as the saying is; but I never knew you carried live stock before. I guess you may as well put in a couple of the little rascals for me; I expect the men will think it's bad luck to have cats aboard ship, but my wife will be along and she'll like the kittens for company. How much for the two of 'em, eh?" and he jingled the silver in his pockets.

"Well, well," thought Mr. Ledger, "I wonder how long since cats had a market value!" Then he added aloud, divided between a desire to please a good customer and his love of making money, "Mrs. Gray just paid me a quarter for one—pure Maltese are scarce, you know—but seeing it's you, Captain—well, I'll call it a quarter for the two."

It was Joe who finally discovered the hoax, which he enjoyed far more than his employer, who felt that he had been made ridiculous.

"I don't know but I have the best of it," he remarked to Joe, "for I'm fifty cents in, anyhow; but if ever I find out the boy that done it it'll be mighty unhealthy round here for him, I can tell him that!"

Totty and Dotty had each a missionary mite-box given them by their Sunday-school teacher, and they were expected to earn the pennies which they put into them.

Totty heard her mother say, "I declare! I'd give a good deal to get rid of the mice and rats in this house," and immediately asked: "Would you give a cent for every mouse and maybe two for every rat, Mother?"

"Yes, indeed," answered her mother; and the delighted child rushed off to find Dotty and the traps.

"And what do the Twin Screws want to-day?" inquired Mr. Ledger, looking down blandly at the two little girls, while he weighed out brown sugar for a woman with a shawl over her head.

"Please, sir, my mother would like a sample of your best cheese," said Totty, in a business-like voice.

"Cheese? I've got some prime, mild cream cheese," replied Mr. Ledger, taking one end of the string between his teeth as he tied up the sugar.

"Yes," he went on, ringing a quarter on the counter to see whether it was good; "I know your ma will take it, but I'll let you have a sample for her if you say so."

The next morning there was "a whole rat," as Dotty said, in one trap, and two small mice in the other.

In a few days the children again appeared to the grocer, and Totty said, as before: "Please, sir, my mother would like a sample of your best cheese."

"Didn't like the mild, eh?" queried Mr. Ledger. "Well, I'll tell you what! I've got some very choice sage cheese—very rich it is. I guess, now, that's just what she wants;" and he wrapped up a small wedge mottled with green.

How the mice and rats did flock into Totty's traps, to be sure! Mrs. Screwes said at last, "I don't know but I shall have to go into bankruptcy if this keeps on. I didn't know what I was promising."

When the little girls stepped up to Mr. Ledger the third time, and Totty said once more, "Please, sir, my mother would like a sample of your best cheese," the good man did not know what to make of it.

"What!" he said, "didn't your folks like either of them samples? I guess I'll wait and see what your ma says about it herself."

There were no mice in the traps next morning; and when Mrs. Screwes said at breakfast that she was going down to Ledger's that forenoon to get some gingham for the children's aprons, Totty's heart sank almost to her little copper-toed shoes, and she whispered to Dotty:

"I'd a great deal rather never have any aprons."

When they came in sight of the well-known store on their way home from school, Dotty felt that her secret had been discovered, and without doubt Mr. Ledger was on the watch for her.

"Come, Dotty," she said; "let's run like fury and get by before he sees us."

But Dotty had on a pair of new shoes and she hung back, whimpering: "I can't walk any further."

Mr. Ledger had stepped to the door to reprove Joe for throwing water on a passing school-boy, instead of washing the windows with it, when he saw two little girls sitting on a soap-box, crying.

"Highty-tity!" he exclaimed; "what's this? Bless me! The Twin Screws, as I'm alive! What's the matter, little ones?"

"Dotty's foot hurts her boot," explained Totty.

"Her *foot* hurts her *boot*, eh?" laughed Mr. Ledger. "That *is* pretty serious; but I wouldn't cry. I'll lend you ten cents and you can ride home in the horse-cars."

It was a shamefaced pair of little girls that called upon their benefactor the next day, tho the talking, as usual, was all done by Totty.

"Here is the money for that *horse-ride*," she said; "and Mother says we are very much obliged, and—and—and we are very sorry I told a lie about the cheese; and Mother says she can't let us have any money for the mice now"—here her voice trembled a little—"on account of making me remember not to forget to tell the truth, and 'cause the missionaries wouldn't like it. Oh, Mr. Ledger! I and Totty, we rubbed out the O on your sign, and we won't never meddle with your things again s'long as we live and breathe!"

"What's all this about mice and missionaries?" inquired the grocer, and he proceeded to question the children till he got the whole story; and then he laughed till, as Dotty afterward said, "the water comed out of his eyes."

"Well, your mother is right," he said, when he had got his breath; "you hadn't ought to 'do evil that good may come.' 'Tis kind of too bad, tho, to have them missionary boxes empty, and, seeing as you two did me a good turn advertising my cats for me, it's no more than fair that I should give you the money I got for 'em, especially as I haven't done much for the missionary cause along back. I see Malty is getting tired of that kitten, it's the last of the lot, so I'll make you a present of it. We'll call it 'Sample,' and it can clear out your ma's mice and keep you reminded to tell the truth at the same time."

PROVIDENCE, R. I.

## PUZZLEDOM.

*Communications for this department should be addressed "Puzzles," THE INDEPENDENT, New York.*

THREE WORD SQUARES IN DIAMONDS.

1.

*
o o o
* o o o *
o o o
*

*Diamond:* 1, A consonant; 2, a slight blow; 3, satisfied; 4, a favorite; 5, a consonant.

*Square word:* 1, To touch lightly; 2, devoured; 3, a fit of peevishness.

2.

*
o o o
* o o o *
o o o
*

*Diamond:* 1, A consonant; 2, food for infants; 3, a substance to write on; 4, a small inclosure; 5, a consonant.

*Square word:* 1, Pulp; 2, an animal; 3, a coop.

3.

*
o o o
* o o o *
o o o
*

*Diamond:* 1, A consonant; 2, to lick up; 3, an imaginary being; 4, a large lever; 5, a vowel.

*Square word:* 1, Part of a person sitting; 2, a tune; 3, to inspect curiously.

THREE CHARADES.

1

"Madam," the lawyer said, "'tis *last*
That you will win your case
My *first* bound every juror fast
I saw it in each face.

And if I pass the rest of life
In *both*, and joy, and ease,
And what concerns me in the strife,
I must obtain fat fees."

2.

Emblems of innocence are we.
Gleaming in whiteness and purity.

* o o *
* o o *
* o o *
* o o *

1. Head and shoulders above my fellows I stand.
2. A city in fair Italia's land.
3. I glow in beauty on beauty's brow.
4. Be last, and you'll guess me even now.

3.

If we are my *whole* how happy we fare.
We know not of sorrow, or trouble, or care.
The *first* all life's lessons with joy and each day
Strike *last* and move forward in well-ordered way.

ANSWERS TO PUZZLES OF FEB. 20TH.

SYNCOPATIONS AND REMAINDERS.

M o I s t
H o M e r
L e A s t
T i G e r
P o I s e
L a N c e
T o A s t
V i T a l
H o I s t
S t O o p
R i N s e

CENTRAL ACROSTIC.

R e M o R s e
T r A v E l s
M a N t L e s
P r U d E n t
D e M e A n s
P r I e S t s
P a T i E n t

## Selections.

### DANIEL WEBSTER'S CREED.

IN these times of "theological unrest" and shifting definitions of doctrine the following, reprinted from a newspaper of twenty-four years ago, will be read with interest:

Dr. Smith, of Concord, N. H., has published the following letter of Daniel Webster to the Rev. Thomas Worcester, formerly pastor of the Congregational church in Salisbury, N. H., which is accompanied with a confession of his religious faith, both of which are in his own handwriting:

"BOSCAWEN, August 8th, 1807.

"*Dear Sir:* The other day we were conversing respecting confessions of faith. Some time ago I wrote down for my own use a few propositions in the shape of articles, intended to exhibit a very short summary of the doctrines of the Christian religion as they impress my mind. I have taken the liberty to inclose a copy for your perusal. I am, sir, with respect, yours, etc.,

"DANIEL WEBSTER.

"I believe in the existence of Almighty God, who created and governs the whole world—I am taught this by the works of Nature and the Word of revelation.

"I believe that God exists in three persons; this I learn from revelation. Nor is it any objection to this belief that I cannot comprehend how one can be three or three one. I hold it my duty to believe, not what I can comprehend or account for, but what my Maker teaches me.

"I believe the Scriptures of the Old and New Testaments to be the will and word of God.

"I believe Jesus Christ to be the Son of God. The miracles which he wrought established, in my mind, his personal authority, and render it proper for me to believe whatever he asserts. I believe, therefore, all his declarations, as when he declares himself the Son of God as when he declares any other proposition. And I believe there is no other way of salvation than through the merits of his atonement.

"I believe that things past, present and to come are all equally present in the mind of the Deity; that with him there is no succession of time, nor of ideas; that, therefore, the relative terms past, present and future, as used among men, cannot, with strict propriety, be applied to Deity. I believe in the doctrines of foreknowledge and predestination, as thus expounded. I do not believe in those doctrines as imposing any fatality or necessity on men's actions, or any way infringing free agency.

"I believe in the utter inability of any human being to work out his own salvation without the constant aids of the Spirit of all grace.

"I believe in those great peculiarities of the Christian religion—a resurrection from the dead and a day of judgment.

"I believe in the universal Providence of God; and leave to Epicurus and his more unreasonable followers in modern times the inconsistency of believing that God made a world which he does not take the trouble of governing.*

"Altho I have great respect for some other forms of worship, I believe the Congregational mode, on the whole, to be preferable to any other.

"I believe religion to be a matter not of demonstration but of faith. God requires us to give credit to the truths which he reveals, not because we can prove them, but because he declares them. When the mind is reasonably convinced that the Bible is the Word of God, the only remaining duty is to receive its doctrines with full confidence of their truth and practice them with a pure heart.

"I believe that the Bible is to be understood and received in the plain and obvious meaning of its passages; since I cannot persuade myself that a book intended for the instruction and conversion of the whole world should cover its true meaning in such mystery and doubt that none but critics and philosophers can discover it.

"I believe that the experiments and subtleties of human wisdom are more likely to obscure than to enlighten the revealed will of God, and that he is the most accomplished Christian scholar who hath been educated at the feet of Jesus and in the College of Fishermen.

"I believe that all true religion consists in the heart and the affections, and that therefore all creeds and confessions are fallible and uncertain evidences of evangelical piety.

"Finally, I believe that Christ has imposed on all his disciples a life of active benevolence; that he who refrains only from what he thinks to be sinful has performed but a part, and a small part of his duty; that he is bound to do good and communicate, to love his neighbor, to give food and drink to his enemy, and to endeavor, so far as in him lies, to promote peace, truth, piety and happiness in a wicked and forlorn world, believing that in the great day which is to come there will be no other standard of merit, no other criterion of character than that which is already established—'By their fruits ye shall know them.'"

*Dr. Sherlock.


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Rev. Mr. Smith was as severely afflicted as a man can be and live. That excruciating agony rheumatism nearly ended his days, but, encouraged as he was, by the words of the late T. S. Arthur, the well known temperance author, he tried the Compound Oxygen Treatment, and the happy result was a complete eradication of the disease from his system.
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It supplies strength to enable you to throw aside your disease.
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It is entirely common sense from first to last.
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200 pages of encouraging facts free to you.
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"A. M. SMITH,
"Pastor of Evangelical Lutheran Church.
"Myersville, Md., August 6, 1888."

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## Farm and Garden.

*[The Agricultural Editor will be glad to receive any practical hints, suggestions or information that will make this department more valuable to those of our subscribers who feel specially interested.]*

### ENEMIES OR FRIENDS?

BY GEORGE E. WALSH.

THE geographical distribution of species is a subject that cannot be over studied, and its importance from an economic standpoint is but half appreciated by many whose interests are directly affected by it. In order to sustain life there must be continual death and reproduction, life preying upon life, or "war in Nature," as it is more commonly called. Nature has so beautifully arranged and balanced everything that with the entire extinction of any one species of animals or plants other species must inevitably suffer. It is a question whether such a calamity would occur without the interference of man, who has it in his power to destroy or increase any species that he considers injurious or beneficial to his interests.

It is a matter of common observation that different groups of animals and plants inhabit different regions, and that while some forms are restricted in their areas, others are almost cosmopolitan in distribution. Certain animals have to feed on certain plants, and other animals have to live off the flesh of these herbivorous creatures. We find these three groups always going together, and whether locally or universally distributed the war between them is going on continually. The species that had no enemies would evidently soon become superior to all others, and in time destroy the weaker ones. But Nature has been careful enough to give this ascendency only to intelligent beings, in whose keeping is intrusted the power to preserve this nice balance of animal and plant life. Modern science is teaching us not to be destructive creatures, except along certain lines. The smallest insect, the most poisonous plant, and the wildest carnivorous animal, have some important work to perform in the economy of Nature.

From the poisonous plants and weeds some of our best medicinal drugs have been obtained, and to destroy these plants, because contact with them is injurious, would be to deprive man of articles that contribute largely to his happiness. The birds of the air annually rob us of tons of luscious fruits, berries and grains; but if all the species which prey on such articles of commerce were destroyed we would suffer a far greater loss from insect enemies which are now kept down in numbers by their feathered enemies. The worms, insects, and rodents are great enemies to the farmers and fruit-growers; but there is scarcely one that does not prey upon some smaller and weaker enemy which would be far more injurious if allowed to multiply without interference. Occasionally a grasshopper, army-worm, potato-bug, or some other scourge sweeps over sections of the country, causing an endless amount of damage. The causes of these scourges can usually be traced to the wanton and indiscriminate destruction of some enemy or enemies of these pests in that section, thus giving the insects a chance to multiply rapidly.

Farmers have to declare war against a great many animals, birds and insects; but in doing this it is well to bear in mind the fundamental law that all kinds of animals and plants are necessary for a proper equilibrium of life in Nature. Friends become enemies and enemies friends, according to our treatment of the different species.

The wholesale destruction of any animal or bird, until entire extinction is threatened, should not be attempted or permitted in any part of the country. The great duty imposed upon man is to keep all species down in numbers, but not to reduce them below a certain point when their loss is felt by the uprising of other species. This is the lesson which science teaches us, and its importance, from an economic standpoint cannot be over-estimated.

The mink is an animal that is universally distributed over the United States, and it is a typical animal as representing a species that is of great economic importance, both on account of its injurious habits, and on account of its valuable fur and the good it does in destroying other enemies to man. When away from the habitations of man it lives on small mammals, birds, and the eggs of turtles, fish, snakes and birds. It swims with surprising rapidity, pursuing fish under water for long distances. When near the dwellings of man it makes disastrous visits to the poultry-yard, and causes more damage than even the weasels. But, on the other hand, the mink is valuable in killing muskrats, mice, common rats, and other rodents. In localities where dikes, canals, irrigating ditches and ponds are constructed the mink is invaluable. It kills the muskrats and prevents them from damaging and ruining such embankments and constructions. The value of the fur is well known. Farmers must protect themselves from the work of these creatures by the use of steel-traps, baited with birds or fish; but the entire extinction of the animals in any section means an increase of muskrats, mice and field rats, unless some other enemies to these creatures are present.

These enemies are found in the common crow and hawks. The common crow, like the mink, is distributed in variable abundance throughout the whole of the United States. When away from man it lives chiefly upon rodents, insects, fish and wild berries. It also frequently robs the nests of smaller birds, and even attacks the old birds themselves. They very sensibly reduce the number of cut-worms, larvæ of the May-bug, wire-worms and various caterpillars which infest the field, orchard, pasture and meadows. They will frequently follow the plow in the spring of the year, picking up grubs and insects that have been hibernating all winter. But the crow has more faults than good points, and in places it is destroyed indiscriminately by the farmers. Their depredations in the corn-fields, grain and pasture lots, fruit orchards and even poultry yards are great every year. They also have a disagreeable habit of distributing noxious seeds wherever they go. In fact, innumerable dark qualities could be suggested which would stigmatize this bird as an enemy of the blackest kind to the farmer. But with the entire extinction of the crows the good which they do would be removed and fatal results might follow.

The hawks come in the same category with the crows. Hawks like a variety of food, and they enjoy toothsome meals of young chickens, ducks, song-birds, rabbits and other harmless creatures; but when these cannot be obtained they will content themselves with rats, mice, grasshoppers and other insects. The little sparrow-hawk lives almost entirely off grasshoppers and crickets, rarely touching any other form of food when these are abundant. Then they will resort to beetles, spiders, mice, shrews, small snakes, lizards, and even birds. This hawk is the best friend that the farmer has among the hawk family, and the amount of injury that it does is scarcely noticeable.

The owls are likewise birds of prey, and when their numbers become too large they are a source of nuisance to the farmer. It is policy to kill them then; for not finding enough mice, rats and insects to satisfy their hunger they attack the pigeon houses, poultry yards and nests of song-birds. In a short time they commit untold injury in a locality; but when found in small numbers they are a great blessing, killing off thousands of grasshoppers, crickets, mice, snakes, rats and similar creatures.

The rose-breasted grosbeak years ago was killed in large numbers for millinery purposes, its pretty plumage being in great demand for ornamental hat and dress wear. Their numbers were reduced so that very few of the birds could be found in places where man has taken up his habitation. Shortly after this the scourge of the potato-bug swept over the country. Within the last year or two it has been discovered that this bird is about the only one that will eat these bugs. It destroys the common potato-bug so extensively that it deserves the name "potato-bug bird." Was not the scourge of these bugs, or the general uprising, due to the wholesale destruction of the grosbeaks? The bird is now considered a valuable friend of the farmers, and it is receiving the most careful protection and encouragement. Moreover it has one of the most beautiful appearances of all our American birds, and is a pleasant warbler. It has its faults, too. It loves small peas, fruits, buds and blossoms, and often feeds on them.

Even the hateful little English sparrows, which are recognized as nuisances all over the country, do some good. The inchworms have been entirely destroyed by them, as well as many other worms and caterpillars. But what is needed for these birds is something that will decrease their numbers, and keep them from multiplying too rapidly. Entire extinction is not desirable even for these birds.

These are simply some of the prominent birds and animals that do good and harm to crops. They illustrate the point, however, sufficiently. In fighting the pests entire extinction is not to be aimed at; but rather a reduction in numbers of certain species, and then a regulation of the whole by the laws which Nature has made plain to us. If this is done the farmers will get the greatest good possible out of the various creations of Nature, while the harm is reduced to a minimum.

NEW YORK CITY.

### INCREASING FERTILITY.

BY D. Z. EVANS, JR.

THERE are various ways of increasing the fertility, tho they can be grouped under three general heads—one being by the application of manures or manurial substances, another by the use of green manuring, and the third by adopting mechanical means, as is done by sensible deep plowing.

There are but few farms on which there is, ordinarily, enough manure produced to supply the needs of the farm, and especially so where such crops are grown as are exhaustive to the soil and are usually marketed, as are vegetable and fruit crops as well as the hay crop on farms where much of this latter crop is sold. In recent years, the demand at good prices for the straw, for paper makers' uses, has naturally induced farmers to sell all the straw they produced, thus depriving the lands of what rightfully belonged to them. This would not be so bad if it was not that the money thus obtained is seldom if ever returned to the soil in the shape of manure and fertilizer; for there always seems so many other positive uses for all the cash which comes in that it appears impossible to keep it to pay out for fertilizing matter.

There is no doubt that thorough and constant cultivation during the entire growing season goes far toward producing good crops with only meager manuring. In fact, we have seen some fields in the South cropped two or three successive years in corn with not a particle of manure being applied, and yet very fine crops (comparatively speaking) were secured each year, solely due to thorough cultivation, the cultivator being kept running constantly and keeping the soil stirred up continually. Without this there would not have been enough corn to pay for harvesting.

Much can be done by the farmer to increase the supply of available plant food, by securing and making use of all the forest and other leaves, which can be gathered, hauled and stored when other work is slack, thus keeping both men and teams busy constantly. These make most excellent bedding for all kinds of stock; and if the pig-pens and yards are kept well supplied with them, the porkers will not merely be kept in a cleanly condition, but will make many a load of good manure. By keeping the barnyard well filled, the leaves will keep the place dry and clean, and by absorbing the liquid manure which would otherwise be lost by running off or by evaporation, will add many loads of good manure to the general pile. In the same manner the rushes and sea grass from the river shores can be utilized, as can be the grass from the fence corners. By making monthly requisitions on the poultry house and keeping it well sanded over the floor with dry sand or dry earth, many a barrel of excellent matter for the corn hills and for the vegetable crops can be secured. It is surprising how greatly the manure-heap can be increased by constantly striving to do so, and at a comparatively little expense of valuable time or of money.

In green manuring, it takes some little time to bring up worn-out lands, yet this time is in lieu of cash; and as the farmer can use the former and does not always have the latter to use, it is easy to say which it is best to use. The most common green crop used for this purpose is buckwheat, tho many farmers, and especially in the South, make use of the field pea, which makes a very heavy growth of vine. To secure as good a growth of either as possible, some commercial fertilizer or other manurial substance, like fine, well-rotted manure, should be sown broadcast on the piece after plowing and before harrowing, as should the buckwheat or the peas, and then well harrowed in. This is usually done as early in the spring as the ground is fit; and as soon as the crop comes out fully into blossom it is carefully plowed under with a chain. Another crop of the same kind can then be put in and grown the same season, if desired, and plowed under when in full bloom, when the piece is left thus until it is well cultivated and harrowed—not plowed—and a crop of corn put in. If desired, after the first crop has been plowed under, the seeding having been so timed as to make it perfect itself at the proper time, the piece is seeded to winter wheat. After this crop is gathered a crop of peas can still be grown

again in time to plow under. By keeping this up for a few seasons, the land will soon become rich enough to stand cropping to clover, and when you once get a good stand of this you are on the high-road to successful farming. This is the method we have adopted in several cases with marked success, altho it can be modified or changed to suit the needs or desires of others who wish to adopt something different.

Horace Greeley's advice to farmers to plow deeper was most excellent, yet it proved to be objectionable, and in fact resulted disastrously in ninety-nine cases out of a hundred, for the simple reason that those farmers who practiced it did so with no judgment. Simply running the plow two, three or four inches deeper than usual and bringing up that increase of earth, of cold, tenacious clay, naturally proved too severe for the crops, for it is a work of improvement which must be done gradually or not at all. If it is desired to increase the fertility of the soil by adding to it from the subsoil, such plowing should be done as late in the fall as possible, and then not more than an inch of increased depth be given to the plow. This will bring all that it is desirable to have added to the depth of the soil. The piece should be left just as turned up by the plow, no harrowing being done at all, and in this condition remains through the entire winter, to be alternately frozen and thawed and where the air and high winds can also have a chance to disintegrate the mass and render it fit to become plant food. In the spring a little lime can be applied broadcast, tho not absolutely necessary, and the piece well harrowed and prepared to receive a crop. For a couple of years, at least, no additional depth should be given, after which another inch might be added, but no more for the next five or ten years. If too much is added at a time, it will take several years of hard work before anything like even an ordinary crop can be raised, so that those who do not know what they are doing nor how to do it had better not make the attempt, unless they are prepared for a very expensive experiment. We have been through it all and know what we are talking about.

In this short article we have merely touched on each method of increasing the fertility; for to do each full justice, in detail, would take almost a separate volume. Sufficient has been said, however, to direct farmers to the matter and perhaps to induce them to adopt such as they consider suitable to their particular cases or desires.

PHILADELPHIA, PENN.

## FARM MORTGAGES AGAIN.

TO THE EDITOR OF THE INDEPENDENT:

"Farm Mortgages," by E. P. Powell, in your issue of January 23d, has many interesting points that need "pressing home" to the majority of farmers; but his article does not solve the question of how to alleviate the mortgaged farmer; it does not get at the "bottom facts" of the cause of the depression in agriculture. This subject has been a matter of study and observation with me for over thirty years. In that time I have seen prosperous times and depressed times, both under similar circumstances as to tariff and free trade, and therefore I dismiss that political humbug without discussing it—leaving it for the politicians. I will state in few words what seems to me to be at the bottom of all the troubles that mortgage-burdened people are suffering under. The people of this country became "inflated" with high prices and speculation during the late War; gold was at a premium and currency at a discount. Prices of land and its productions followed the price of gold, because land and produce are staples as solid as gold and silver. Wages increased as soldiers diminished the rank and file of labor. At the close of the War the soldiers again took their places in the ranks of producers, thus increasing production and at the same time diminishing consumption. Gold and real estate and currency and all productions, whether of the field or shop, began to assume their true equilibrium. Some men had made fortunes out of trade or speculation during the War and had money to loan, others wanted to speculate and desired more money than they had in hand and borrowed of their neighbors and gave mortgages on their property at inflated valuations. The return of the soldiers to the avenues of production, trade and speculation rendered all incomes less and less except that of the lender—the rich became richer.

The mortgages increased instead of diminishing, and they will continue to increase until the rates of interest are lessened, and the old-time economy of the whole people is again restored. Accidents of changeableness of climate or weather, of sickness or scourges, may have a great influence in some sections of the country. Over-production in first one thing and then fluctuating to another causes fluctuations in values or prices. Legislation can do but little to correct these things, except, perhaps, legislation to reduce rates of interest and to change the laws regulating taxation. I hold that any rate of interest above 6 per cent. should be regarded as usurious, especially when secured by mortgages—if money-lenders want more than 6 per cent let them loan on security that is not as solid as the earth itself! I would not tax the poor man with a family to support, nor would I tax the middling classes as high as I would the rich. I would tax incomes of individuals, so that *property* or *gold* or *mortgages*, or whatever form wealth might take, so that *wealth* would bear the burden of taxation. These matters, properly coupled with equitable tariff laws for governmental expenditures, and government employment of men and material to foster oceanic as well as inter-state trade, would allivate greatly the sufferings of the United States people. G. W. SNOVER.

## THAT CHANGEABLE FLOWER AGAIN.

TO THE EDITOR OF THE INDENENDENT:

I HAVE just noticed, in THE INDEPENDENT of the 13th, the criticism of A. Dobler on what I wrote respecting "The Changeable Flower," and I must say that I think he read me carelessly, too much so to properly criticise. I did not say it was a "*novelty*," yet I think it must be in this country. First I told what the florist said about it. Next I quoted what the Rev. Hilderick Friend says about it in his "Flower Lore," and he it is, not Mrs. M. D. Wellcome, who "claims that a week is required for the process" in England, tho in the Indies one day only is required. Read more carefully, my friend, next time.

M. D. WELLCOME.

## A TREE FROM 6,000 TO 10,000 YEARS OLD.

WITH an antiquity rivaling, probably exceeding, that of the pyramids of Egypt, and a reputation scarcely inferior, it is remarkable how little notice has been taken of the death of the colossal dragon-tree of Orotava, says the *London Globe*. This gigantic, hoary-headed vegetable veteran died almost suddenly a few years ago, and may be said, like the deacon's old masterpiece, to have gone "to pieces all at once—all at once and nothing first—just as bubbles do when they burst." After a babyhood of centuries, decades of maturity, and a decadence of ages, it does seem pitiable that the departure of this wonder of the world should have worked little or no comment.

When Alonzo de Lugo, the conqueror of Teneriffe, came to Orotava in 1493 he spared the tree, but, scandalized at the profane mysteries which had taken place in its interior, he converted its hollowness into a chapel for holy mass. Humboldt, in 1790, gives its hight as "appearing about fifty or sixty feet, and its circumference near the roots at forty-five feet, and the diameter of the trunk at ten feet from the ground is still twelve English feet"; and he computed its age at 10,000 years. The opening was so large that a table was placed in it round which fourteen persons could seat themselves, and a staircase in the interior conducted the visitor up to the hight whence the branches sprang.

Slow indeed must have been its growth: for 400 years after the visit of the first navigators Le Dru measured the tree most carefully, proving that during that long period the increase had only been one foot at the base, the other dimensions being practically identical. The old tree, moderately credited with 6,000 years of life, has gone the way of all trees, but most felicitously the Marquisa del Sanzal has planted on its exact site a seedling derived from its most ancient progenitor, and this youngster is now a healthy plant some four feet high, looking—in shape only—exactly like a fine long carrot, lightly stuck in the ground by its taper end, and surmounted by a crown of sword-shaped leaves.—*Brooklyn Eagle.*

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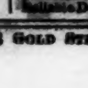

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